



Australian Government

Office of the Australian Information Commissioner

Our reference: D2019/014320

Mr Mike Laing  
Australian Retail Credit Association  
GPO Box 526  
Melbourne VIC 3001

### ARCA application to vary Privacy (Credit Reporting) Code 2014 (Version 2)

Dear Mr Laing

Thank you for your application to vary the registered Privacy (Credit Reporting) Code 2014 Version 2 (CR Code Version 2) on 18 April 2019, and amended on 15 May 2019, 8 July 2019, 19 November 2019 and 11 December 2019.

In accordance with s 26T(1) of the *Privacy Act 1988* (Privacy Act), I approve the variations to the CR Code (Version 2) attached to your letter of 11 December 2019. In giving this approval, I have taken into account the requirements set out in s 26T of the Privacy Act, including relevant matters in the Office of the Australian Information Commissioner's (OAIC) Guidelines for developing codes issued under s 26V.<sup>1</sup>

The Privacy (Credit Reporting) Code 2014 (Version 2.1), as varied in accordance with this approval, will commence on 14 February 2020. It will be included on the OAIC's Codes Register, maintained under s 26U(1) of the Privacy Act, before commencement, along with my decision and reasons for my decision. On commencement, it will supersede the CR Code (Version 2) (Federal Register of Legislative Instruments No. F2018L00925).

If you or your staff would like to discuss this matter further, please contact Sarah Croxall, Director Regulation & Strategy Branch, on [REDACTED]

Yours sincerely,

[REDACTED]

Angelene Falk  
Australian Information Commissioner  
Australian Privacy Commissioner

13 December 2019

<sup>1</sup> <<https://www.oaic.gov.au/agencies-and-organisations/advisory-guidelines/guidelines-for-developing-codes#part-6-reviewing-varying-and-removing-registered-codes>>