

Ms Angelene Falk  
Information Commissioner and Privacy Commissioner  
Office of the Australian Information Commissioner  
GPO Box 5218  
SYDNEY NSW 2001

***BY EMAIL ONLY***

8 July 2019

Dear Ms Falk,

**APPLICATION TO VARY *PRIVACY (CREDIT REPORTING) CODE 2014 (CR CODE)***

Further to our recent discussions with your office, we have undertaken a short consultation seeking feedback on the proposed variation to paragraph 12.2 (serious credit infringement) of the CR Code.

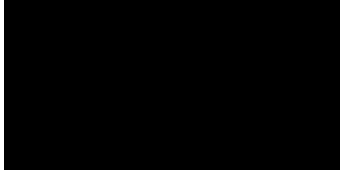
The variation is a consequence of the proposed variation to paragraph 10.2 (payment information). It is not a controversial variation; the effect of the change is the continuation of the existing requirement for destruction of a serious credit infringement where an individual enters into a new arrangement.

Further information detailing the reasons for and impacts of both variations are set out in ARCA's variation application dated 18 April 2019.

The consultation in support of this proposed variation reflects the view that this is a minor, and necessary variation. The separate consultation was conducted between 19 June and 3 July 2019. No stakeholders raised objection to the variation, and the submissions received instead reflect strong support for the variation. The consultation statement is **attached** to this letter.

If you have any questions or concerns please contact ARCA's Legal & Regulatory Affairs Manager, Elsa Markula, on [REDACTED]

Yours sincerely



Mike Laing

Chief Executive Officer

cc. Ms Kellie Fonseca, Director, Regulation and Strategy Branch, OAIC

Mr David Moore, Adviser, Regulation and Strategy Branch, OAIC