



**THE HON BRENDAN O'CONNOR MP**  
Minister for Privacy and Freedom of Information

File No: 2010/1070  
Reference No: B11/172

Senator Helen Polley  
Chair  
Senate Finance and Public  
Administration Legislation Committee  
Parliament House  
CANBERRA ACT 2600

31 JAN 2011

Dear Senator Polley

*Helen,*

I attach a copy of a letter I have sent today to the President of the Senate, the Hon John Hogg, presenting the draft credit reporting provisions and companion guide for tabling.

These provisions substantially implement the Government's response to recommendations about the credit reporting provisions in Part G of the Australian Law Reform Commission's Report *For Your Information: Australian Privacy Law and Practice*.

Currently, privacy obligations relating to credit reporting are specifically regulated by Part IIIA of the Privacy Act, which prescribes the use of personal information for credit reporting purposes, and the activities of credit reporting agencies, credit providers, and other third parties in relation to credit reporting information. The exposure draft includes measures that will create more comprehensive credit reporting while enhancing the protections about the handling of credit reporting information.

In order to meet the significant interest from stakeholders in the exposure draft and to assist the Committee in meeting its scheduled reporting date, I request that the exposure draft and companion guide be included on the Committee's website.

There are some matters relating to restrictions on foreign credit information or credit providers outside Australia that have not been included in the exposure draft. These require further consideration and are yet to be drafted.

Further consideration is also required for provisions allowing credit reporting information to be shared with New Zealand. These provisions will be drafted following further inter-governmental negotiations with the relevant New Zealand authorities.

I will keep the Committee updated about the development of these provisions.

Yours sincerely



**Brendan O'Connor**