



## Decision on registration

### Section 26S of the Privacy Act 1988

1. In accordance with s 26S(1) of the *Privacy Act 1988*, I hereby decide that the Credit Reporting Privacy Code, as final and submitted for registration by the Australasian Retail Credit Association (ARCA) on 19 December 2013, should be registered on the [Codes Register](#) (which is maintained on the OAIC website pursuant to s 26U of the Privacy Act).
2. In making this decision to register the CR code, as final and submitted by ARCA on 19 December 2013, I have taken into account the requirements for a CR code under s 26N of the Privacy Act, the procedural requirements for the development of a CR code under s 26P and the making of the application for registration under s 26Q. I have also considered the matters specified in the [Guidelines for developing codes](#) issued under s 26V.
3. Once included in the Codes Register, the CR code's provisions will commence operation from 12 March 2014.

[Signed]

Professor John McMillan  
Australian Information Commissioner

21 January 2014