

CREDIT REPORTING POLICY



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Purpose

Our aim is to comply at all times with the credit reporting laws that apply to us. If you have a comment, query or complaint regarding a privacy matter, we encourage you to discuss it with us.

Types of credit-related information we collect, hold and disclose

We may collect, hold and/or disclose the following types of credit-related information:

- Identification details including name (including any aliases), gender, date of birth, drivers licence number, current & most recent past addresses;
- Credit liability information that other credit providers have or had with you;
- Details of previous requests made by a credit provider to credit reporting bodies in regard to credit applications including the date, loan amount and type of loan;
- Payment information that an overdue payment in relation to which default information was provided to a credit reporting body has been paid;
- Whether you have entered into a new arrangement with us or other credit providers in connection with credit provided to you;
- Details of any judgments or writs which is a record of any Australian court legal proceeding relating to your credit;
- Details of any bankruptcy;
- Publicly available information from your public file including present and past company directorships and business proprietorships;
- Whether in our or another credit provider's opinion you have committed a serious credit infringement;
- Information about your credit worthiness such as credit scores, credit risk ratings, summaries and evaluations.

How we collect your credit-related information

We may collect credit-related information directly from you from details included in your application for credit. We also collect or confirm this information from a third party such as a credit reporting body, government agencies, other credit providers, or other personal representatives as nominated by you. For information about collection and disclosure of your credit-related information to a credit reporting body please see "Collection and Disclosure of credit-related information to credit reporting bodies" below.

How we hold your credit-related information

We keep the credit-related information that we hold about you secure to ensure that it is protected from loss, unauthorised access, use, modification or disclosure.

Your credit-related information may be stored physically including in paper form or electronically within

secure environments and systems that are protected in controlled facilities. Our employees and authorised agents are obliged to respect the confidentiality of any credit-related information held by us.

Purposes for which we may collect, hold, use and disclose your credit-related information

We may collect, hold, use and disclose your credit-related information in order to:

- Provide you with credit products and services (including situations where we are an agent for another credit provider);
- Assist you with your queries or concerns;
- Comply with any legal or regulatory obligations imposed on us;
- Perform our regular and necessary business functions (such as internal audit investigations, performance reporting, research, product development and planning);
- Assess your credit application;
- Assess your suitability as a guarantor for a credit facility;
- Assist with collection of overdue payments;
- Assist with hardship requests;
- Derive scores, ratings, summaries and evaluations relating to your credit worthiness which are used in our decision-making processes and ongoing reviews;
- Determine whether you are eligible to receive particular offers and invitations;
- Participate in the credit reporting system and providing information to credit reporting bodies as permitted by the credit reporting laws; and
- Deal with complaints; and assist other credit providers to do the same.

Collection and Disclosure of credit-related information to credit reporting bodies

We may obtain credit-related information about you from a credit reporting body. This includes the kinds of information listed under “Types of credit-related information we collect, hold and disclose”.

We may disclose your credit-related information to credit reporting bodies. Credit reporting bodies may include credit-related information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness. Each credit reporting body has a policy for managing your credit-related information that you may access by contacting them.

In some cases a credit reporting body may use your credit-related information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a credit reporting body to do this you should contact the credit reporting body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a credit reporting body not to use or disclose your information by contacting a credit reporting body (see credit reporting bodies contact details below).

We share credit-related information with the following credit reporting bodies:

Equifax (previously Veda Advantage)

PO Box 964

North Sydney NSW 2059
Public Enquiries: 1300 762 207
Website: www.mycreditfile.com.au

Illion (previously Dun & Bradstreet)

PO Box 7405
St Kilda Melbourne Vic 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

Disclosure of credit information to other third parties

Where permitted by law, we may also share credit-related information with other third parties, including:

- other credit providers;
- our related companies;
- government agencies;
- organisations involved in debt assignment or securitisation arrangements.