

STATEMENT OF NOTIFIABLE MATTERS

IMPORTANT INFORMATION RELATING TO CREDIT REPORTING

This Statement of Notifiable Matters contains important information relating to credit reporting, as required under the Privacy Act 1988 and the Credit Reporting Privacy Code. For further information about how we collect, use and disclose your credit reporting information, as well as how to access and correct the information we hold about you and how to complain, please refer to our Privacy Policy.

CREDIT INFORMATION

Credit information refers to all information that relates to your credit, including repayment and default information. We collect your credit information in order to provide credit services to you. For more information about the types of credit information that we collect, please refer to our Privacy Policy.

CREDIT REPORTING BODIES AND YOUR CREDIT INFORMATION

A credit reporting body is a body permitted to provide certain entities with information about the credit worthiness of an individual. If you apply for credit from us, we may receive a credit report containing your credit information from a credit reporting body. In certain circumstances, we may disclose credit information about you to a credit reporting body. The credit information that we disclose to or receive from a credit reporting body is used for the purposes of determining your eligibility for credit. The credit reporting bodies used by us are Veda and Dun & Bradstreet.

For further information about the credit information that these organisations hold on you, or for a copy of their credit reporting policy, please refer to their respective websites at www.veda.com.au or www.dnb.com.au. If our credit reporting bodies change, we will notify you by updating this statement.

Credit reporting bodies may use your personal information in reports that they provide to credit providers (including us) to assist them to assess your credit worthiness.

If you fail to meet your payment obligations in relation to consumer credit, or if you commit a serious credit infringement, we may be entitled to disclose this information to a credit reporting body.

Some credit reporting bodies offer "pre-selection" services to credit providers for direct marketing purposes. In this scenario, credit reporting bodies may use the credit information of individuals disclosed by credit providers to establish lists of individuals that fit a credit provider's marketing criteria. Credit providers can then use this personal information to directly market to those individuals.

You may request that a credit reporting body not use your personal information for that purpose by contacting them using the details provided above.

If you believe that you have been, or are likely to be, a victim of fraud, you may request that the credit reporting body not use or disclose your credit reporting information. You should make this request directly to Veda or Dun & Bradstreet using their contact details provided above.

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