

## MANAGEMENT OF CREDIT INFORMATION POLICY

### 1. Application of this Management of Credit Information Policy ("**Policy**")

This Policy applies to information Fibrisol Service Australia Pty Ltd (ACN 063 405 121) ("**FSA**") collects, holds, uses and discloses about the Customer or its Officers or a Guarantor, but only where the information is about a natural person ("**Individual**").

This Policy does not apply to information FSA collects, holds, uses and discloses about a company or other entity that is not a natural person.

### 2. Collection of Information

FSA collects, holds and discloses the following credit related information about the Individual:

- Identity particulars - the Individual's name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
- The Individual's application for credit or commercial credit - the fact that the Individual has applied for credit and the amount.
- The fact that FSA is a current credit provider to the Individual.
- Repayments which are overdue by more than 60 days, and for which debt collection action has started.
- Advice that the Individual's repayments are no longer overdue in respect of any default that has been listed.
- Information that, in the opinion of FSA the Individual has committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with the Individual's credit obligations).
- That credit provided to the Individual by FSA has been paid or otherwise discharged.
- Repayment history (including payment and default history) about the Individual.
- Information about the Individual's insolvency or court proceedings against the Individual.

(collectively, "**Credit Information**").

The Credit Information may be collected in a number of ways, including:

- when provided directly to FSA by the Individual in an application;
- if the information is in the public domain;
- where the Credit Information is provided to FSA by a credit reporting body; or
- where FSA derives the Credit Information from the Individual's usage and repayment of any credit accounts with FSA.

### 3. Credit Reporting Bodies

FSA may disclose the Credit Information to a credit reporting body in order to obtain information from the credit reporting body to establish the Individual's eligibility for credit.

The credit reporting bodies FSA may share information with are:

- Atradius  
Level 14, 1 Market Street  
Sydney  
NSW 2000
  
- PO BOX Q310  
Queen Victoria Building  
NSW 1230  
Info.au@atradius.com

FSA may derive the following information in relation to the Individual from the Credit Information it receives from a credit reporting body:

- credit worthiness;
- credit standing;
- credit history; or
- credit capacity.

(collectively, "**Eligibility Information**")

### 4. Disclosure of Information

FSA may share Credit Information for the purposes described in item 5 where permitted to by law. For example, FSA may disclose Credit Information about an Individual to a credit reporting body if the Individual fails to meet its payment obligations under the credit terms with FSA.

FSA may share Credit Information with other third parties, including:

- other credit providers; and
- companies related to FSA.

#### 5. Purpose of Collection

FSA collects, holds, use and discloses Credit Information and Eligibility Information ("**Held Information**") for the following purposes:

- to obtain a consumer credit report about the Individual;
- to allow the credit reporting body to create or maintain a credit information file containing information about the Individual;
- to assess the Individual's credit worthiness;
- to assess an application by the Individual for credit;
- whether to accept the Individual as a guarantor for credit;
- to notify other credit providers of a default by the Individual; and/or
- to exchange information with other credit providers as to the status of a loan from FSA where the Individual is in default with other credit providers.

#### 6. How Information is Held

The Held Information is held by FSA in physical form or in electronic form on FSA's systems or the systems of its service providers.

#### 7. Access and Correction of Credit Information

The Individual may contact FSA if it wishes to access the Held Information, or seek a correction of any Held Information, by contacting FSA at (03) 9552 7888.

#### 8. Complaints

The Individual may make a complaint to FSA about FSA's failure to comply with the *Privacy Act* 1988 or a registered credit reporting code that binds FSA by contacting FSA at (03) 9552 7888.

FSA will investigate complaints and aim to resolve them within 30 days. If FSA cannot resolve a complaint within that time, FSA will notify the Individual the reasons why and seek the Individual's agreement to a later date that FSA will resolve the complaint by.

FSA may discuss the complaint with another credit provider or credit reporting body if it considers it necessary in order to deal with the complaint.

FSA will resolve complaints it considers are justified and may do so by amending its policies and procedures.

#### 9. Notification of Changes to Information

The Individual must notify FSA as soon as reasonably practicable of any changes to the information provided to FSA by the Individual or if the Individual is aware of any inaccuracy in the Held Information.

#### 10. Further information

For further information about credit information, please visit the Office of the Australian Information Commissioner website at [www.oaic.gov.au](http://www.oaic.gov.au).

This policy documents how FSA manages personal information and reflects its obligations under Part IIIA of the Act. This document does not create any additional rights under contract, statute or equity law.