

## STATEMENT OF NOTIFIABLE MATTERS

1. Fibrisol Pty Ltd's (**FSA**) Management of Credit Information Policy (**Policy**) is available on the FSA website ([www.fibrisol.com.au](http://www.fibrisol.com.au)). A copy of the Policy and this Notification Statement can be provided in hard copy upon request. The Policy contains the following information the applicant and guarantor (**Individual**) should be aware of before completing an application for credit from FSA, where the Individual is a natural person:
  - (a) how an Individual may access the credit eligibility information held by FSA about the Individual;
  - (b) how an Individual may access and seek the correction of credit information or credit eligibility information that is held by FSA;
  - (c) how an Individual may complain about FSA's failure to comply with Division 2 of Part IIIA of the Privacy Act 1988 or a registered credit reporting code that binds FSA and how FSA will deal with such a complaint;
  - (d) that FSA may obtain personal information about the Individual from a third party such as a credit reporting body and may also disclose personal information to such bodies.
  - (e) FSA collects, holds, use and discloses personal information for the following purposes:
    - (i) to obtain a consumer credit report about the Individual; and/or
    - (ii) to allow the credit reporting body to create or maintain a credit information file containing information about the Individual.
2. If the Individual does not provide the requested personal information, FSA may not be able to assess whether to accept the Individuals application for credit.
3. FSA may disclose the Individual's personal information to Atradius, whose contact details are: Level 14, Market Street, Sydney, NSW 2000 or [www.atradius.com.au](http://www.atradius.com.au). The Individual may contact Atradius directly for a copy of its credit reporting policy.
4. FSA may obtain information from a credit reporting body, such as Atradius, that helps FSA assess the Individual's credit worthiness.
5. If the Individual commits a serious credit infringement, FSA may disclose that to Atradius.
6. The Individual may contact FSA if it wishes to access the information held by FSA, to seek a correction of any such information or to make a complaint about FSA's failure to comply with its privacy obligations. The Policy explains these matters in greater detail.
7. The Individual may contact a credit reporting body to request they do not use the Individual's credit reporting information for the purposes of pre-screening the Individual for direct marketing by a credit provider.
8. The Individual has the right to request a credit reporting body not to use or disclose credit reporting information about the Individual if the Individual believes on reasonable grounds that the Individual has been or is likely to be a victim of fraud.