

Privacy and Credit Reporting Policy

The Credit Corp Group of Companies comprises Credit Corp Group Limited and its subsidiaries ("Credit Corp"). We are committed to ensuring that the privacy of your personal information is respected and maintained at all times. We are bound by the Privacy Act 1988 ("Act"), the Australian Privacy Principles ("APP"), the Credit Reporting Privacy Code ("CR Code") as well as other applicable laws and codes.

We only collect personal information as required or authorised by law. In particular, the Act authorises us to collect personal information in various ways and in certain circumstances. Information about the ways and circumstances in which we collect personal information is contained in this Privacy Policy.

We are committed to protecting and maintaining the privacy, accuracy and security of your personal information. This Privacy Policy outlines how we manage your personal information (including credit information) and how we maintain, use and disclose that information. It also provides you with information about how you can access your personal information.

What is personal information?

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not.

The types of personal information that Credit Corp collects typically includes your:

- name;
- contact details (such as address, telephone and email);
- date of birth;
- account details;
- gender;
- marital status and other household information such as number and age of dependents;
- occupation and employment information;
- financial information such as assets, liabilities, income and expenditure;
- complaint details; and
- involvement as a party in pending and completed legal proceedings.

Other types of personal information that Credit Corp collects relates to credit information, including credit eligibility information. This typically includes:

- identification information;
- credit liability information;
- credit history;
- type and amount of credit;
- details of amounts payable and when such amounts are payable;
- repayment history, including when payments were made and whether payments were made when due; and
- default information.

How does Credit Corp collect personal information?

Credit Corp collects personal information from various sources. This may include collecting personal information from:

- you (and in some cases, your family, friends or other third party associates);
- your authorised representative (such as your legal or financial adviser);
- other credit providers;
- credit reporting bodies; and
- publically available information.

Protecting your personal information

We are committed to ensuring the security of your personal information. We store information in both hard copy and electronic form. We protect your personal information from misuse, loss, unauthorised access, modification and disclosure. The steps that we take to protect your personal information include:

- ensuring database security through password protection and secure servers and data storage devices;
- encryption of certain records;
- staff training on confidentiality; and
- maintaining accreditation to International Standard – ISO27001 Information Security Management.

Why is personal information collected by Credit Corp?

Credit Corp collects personal information that is reasonably necessary for one or more of its functions or activities. We collect personal information about you so that we can:

- identify you;
- contact you;
- respond to your enquiries;
- provide you with products and services;
- enter into payment arrangements with you; and
- comply with relevant laws and regulations.

In certain circumstances, we may also collect sensitive information about you. Sensitive information has a particular meaning under the Act and includes health information. However, we only collect and use sensitive information with your consent and where we are legally authorised to do so.

Unless you otherwise consent or we are otherwise permitted to do so by law, personal information will only be used for the purpose for which it was collected (“the primary purpose”) or for a purpose related, or in the case of sensitive information directly related, to the primary purpose (“the secondary purpose”).

The main consequences of us not collecting personal information are an inability or delay in being able to identify you, contact you or provide services to you.

We do not use your tax file number, pension number, drivers licence number, Australian Business Number, Medicare number or any other government related identifier as an account number or as our own identifier for you. However, we may ask you for one of these identifiers to prove your identity when you deal with us.

Disclosure of personal information

Credit Corp only discloses personal information as authorised or required by law. This may involve disclosing such information to:

- organisations forming part of the Credit Corp Group of Companies;
- our authorised agents;
- our legal advisors;
- your authorised representatives;
- courts and tribunals;
- our service providers where we outsource functions (such as process serving, repossession, bulk mailing or document storage);
- any entity that may acquire an interest in your loan account; and
- other persons with your consent.

Disclosure to credit reporting bodies

Credit Corp may also disclose certain credit related personal information to credit reporting bodies. For example, if you fail to meet repayment obligations or commit a serious credit infringement, we may be entitled to disclose this to a credit reporting body. When such information is disclosed to a credit reporting body, the credit reporting body may include such information in reports provided to credit providers to assist them in assessing your credit worthiness. We disclose information to the following credit reporting bodies:

Veda Advantage Information Services and Solutions Limited

Phone: 1300 850 211

Mail: Veda Information Services & Solutions Ltd

PO Box 964

North Sydney NSW 2059

Web: www.mycreditfile.com.au

Dun and Bradstreet (Australia) Pty Ltd Tel: 1300 734 806

Email: pac.austral@dnb.com.au

Web: www.checkyourcredit.com.au

Experian Australia Credit Services Pty Ltd

Phone: 1300 784 134

Mail: PO Box 1969

North Sydney NSW 2060

Web: www.experian.com.au/credit-services/credit-services.html

You have the right to request the above credit reporting bodies not to:

- use credit reporting information for the purposes of pre-screening of direct marketing by a credit provider; or
- use or disclose credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

If you would like more information about how the above credit reporting bodies manage credit related information you can contact them directly and request a copy of their privacy policy.

Does Credit Corp provide information to overseas entities?

If you relocate overseas, we may disclose personal information to our overseas agents that operate in the particular country to which you have relocated. We may also disclose personal information to

entities or branches which are part of the Credit Corp Group of Companies which are located overseas including within the Philippines.

Access to personal information

You have the right to request access to any personal information (including credit information) that we hold about you and for such information to be corrected. You can make a request for access to your personal information by contacting customer care@walletwizard.com.au.

In some circumstances, we may refuse to provide you with access to your personal information. These circumstances include where:

- providing access would have an unreasonable impact on the privacy of others;
- the information relates to existing or anticipated legal proceedings and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is otherwise required or authorised by law; and
- the request for access is frivolous or vexatious.

In the event that we refuse to provide you with access to your personal information, we will provide you with an explanation for that refusal. Depending on the complexity of the information and/or the request, we will respond to any request for access within 30 days.

You will not be charged a fee for making a request to access your personal information. However, depending on the type of request, a fee may apply and be charged for providing the information to you. The fee covers the cost to us in collating, copying and providing certain information to you.

We will endeavour to provide the requested information as promptly and inexpensively as possible. Following receipt of your request, we will let you know if a fee applies and if so, the amount. Any applicable fee will most likely be required to be paid prior to us providing documents or information to you. Information about how any applicable fee is calculated will be provided following receipt of your request.

Credit Corp will take reasonable steps to ensure that your personal information is accurate, complete and up to date. This allows us to provide quality services to you. If you believe the information we hold about you is incorrect please write to us at the address listed below.

Websites

Our websites use cookies. A cookie is a small text file that a website may place on your computer or mobile device to remember your preferences. The use of cookies may enable us to identify the pages you access and the prior site you visited. You can set your web browser to refuse cookies, however this may mean that you are unable to use the full functionality of our websites.

We also use online advertising tools such as Google Analytics. These may include Remarketing, Google Display Network Impression Reporting, DoubleClick Platform integrations and Google Analytics Demographics and Interest Reporting. Like cookies, these tools collect data about how you interact with our websites. These tools mean that third-party vendors, including Google, use cookies to collect such data and show our ads on sites across the Internet. You can find out more about how Google uses such data and how you can control information sent to Google at www.google.com/policies/privacy/partners. Information about how you can opt out of Google

Analytics can be found at <https://tools.google.com/dlpage/gaoptout>. We also interact with social media sites such as Facebook for advertising purposes.

Contact Us

You may obtain more information about the way Credit Corp manages your personal information and about access to and correction of your personal information by applying in writing to:

Customer Care
Credit Corp Financial Services Pty Limited t/as Wallet Wizard
GPO Box 4475
Sydney NSW 2001
Email: customercare@walletwizard.com.au

Further information on privacy in Australia may also be obtained by visiting the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

Making a complaint

You may make a complaint if you believe that we have breached this Privacy Policy, the Act, the APP or the CR Code by contacting:

Customer Care
Credit Corp Financial Services Pty Limited t/as Wallet Wizard
Telephone 1300 768 621
Email: customercare@walletwizard.com.au

We will endeavour to deal with your complaint as soon as is reasonably practicable. If we are unable to satisfactorily resolve your complaint, it may be referred to a recognised external dispute resolution scheme of which Credit Corp is a member. Credit Corp is currently a member of the dispute resolution scheme of Credit and Investments Ombudsman (CIO) which is approved by the Office of the Australian Information Commissioner and the Australian Securities and Investments Commission. CIO provides an impartial dispute resolution service which is free to consumers and can be contacted at www.cio.org.au or on 1800 138 422.

You can also contact the Office of the Australian Information Commissioner by visiting the following website and following the steps listed on the website: www.oaic.gov.au/privacy/privacy-complaints.

This Privacy Policy may be reviewed from time to time. We reserve the right to change our policy at any time. Any revised version of this policy will be published on our website.

This Privacy Policy was last updated in December 2015.