



Privacy Policy Statement

Our Commitment

While information is the foundation for providing you with superior service, protecting the privacy of your personal information is of the highest importance to us. We believe that responsible stewardship of the information entrusted to us is crucial in developing and maintaining the public trust which in turn is essential for our continued success. We are sensitive to your privacy concerns, and are committed to letting you know what kind of personal information including credit reporting information, information provided to us by credit providers and information used for pre-screening assessments is being collected and how the information is being used.

Experian Australia Credit Services

Experian Australia Credit Services Pty Ltd, ("**Experian Credit Services**") is part of a group of companies, whose parent company is Experian Plc, which is listed on the London Stock Exchange ("**EXPlc**"). EXPlc is the global leader in providing, data, analytics, marketing and credit services and related software to organisations and consumers to help them manage the risk and reward in making every day commercial and financial decisions. For more information, please visit the Experian corporate group's website at www.experiangroup.com.

Experian Credit Services is a credit reporting body under the Privacy Act 1988 (Cth) ("**Privacy Act**"), and does not collect, use or disclose your personal information other than as part of its credit reporting business. As a result, the information Experian Credit Services collects, uses and discloses is regulated under Part IIIA of the Privacy Act 1988 rather than the Australian Privacy Principles. You should be aware that other entities within the Experian corporate group may also collect, use and disclose personal information not related to credit reporting. The Experian Privacy Policy sets out how these entities deal with your personal information. [Experian Privacy Policy](#)

To ensure Experian Credit Services acts in an open and accountable manner, this Privacy Policy provides information as to how we manage your personal information including:

- (a) the kinds of credit information that we collect and how we collect that information;
- (b) the kinds of credit reporting information that we hold, and how we hold that information;
- (c) the kinds of personal information that we usually derive from the information we hold;
- (d) the purposes for which the body collects, holds, uses and discloses credit reporting information;
- (e) how we use your information to contact or market to you directly (and your rights in respect of this);
- (f) how you can access a copy of the credit reporting information we hold;
- (g) how you can seek the correction of such information and your rights to correct; and
- (h) how you can complain if we don't meet our legal obligations and how we deal with such a complaint.

Please take a moment to review this Policy. If you have questions regarding our compliance with the Privacy Act, including the Credit Reporting Privacy Code you may email us or contact us at:

Attn: Privacy Manager
Experian Australia
PO Box 1969
Nth Sydney NSW 2060



This Privacy Policy only covers Experian Australia Credit Services at www.experian.com.au/creditservices.com/credit-services.com.au .

What credit information do we collect and how do we collect it?

As a credit reporting body, Experian Credit Services collects and holds information relevant to your identity and information relevant to how a credit provider has interacted or is interacting with you or has provided or provides credit to you to the extent these things are permitted by law. This information may include:

- details of your financial and credit dealings with companies such as telecommunications providers and utilities;
- details of your dealings with credit providers such as banks and credit card providers;
- details of any court judgments, including bankruptcies;
- details of companies you are involved in (as a shareholder or as a director);
- prior instances of non-payment or collection activities;
- name (and change of name), address (and change of address) and other contact details ;
- queries of your credit information made by credit providers;
- driver's licence details,

We obtain information about you directly from public and private sector parties. We may collect information about you from:

- credit providers with whom you may have a relationship
- mortgage or trade Insurers
- debt collection agencies
- state and territory courts
- Australian Financial Security Authority
- Australian Securities Investment Commission,
- Australian Postal Corporation;
- any other parties who are authorised under the Privacy Act to share your personal information

There may be circumstances when we collect additional details from you for the purposes of servicing your request, for example contact details. We would request that if you have a matter with us which is outstanding and your contact details change, that you contact us to provide us with your new information.

Experian Credit Services collects your personal information to enable us:

- to provide our products and services to those parties who are authorised under the Privacy Act to access your credit information;
- to provide you with your credit report and score when you ask us to do so;
- to test the accuracy of the process by which your information is provided to us, updated and loaded into our systems and the credit bureau; and
- to conduct research into the use of bureau product and services.



How do we hold your information?

Once collected, Experian Credit Services holds information in a secure Australian high security data centre. The Experian Credit Services data centre and systems are only accessible by authorised Experian employees who are specially trained in security and data handling policies and protocols to Experian Credit Services business standards and the credit reporting obligations under the Privacy Act.

As a global leader, Experian Credit Services and its affiliated entities recognise and acknowledge the importance of keeping the personal information and data that it holds, secure and protected from unauthorised access. To do this, at a minimum we utilise industry standard security and encryption processes and technology and ensure that access to your personal information is only provided to those employees who need to have access in order to perform their role. Access is also provided to users and subscribers of the products and services we offer and any law enforcement agency with whom we are required by law to provide your personal information.

How does my information become an Experian Credit Report?

Experian Credit Services uses the credit reporting information it holds for you to prepare your Experian Credit Report. The Experian Credit Report may include:

- (a) your Experian Credit Score which is a numerical summary of your credit risk on the basis of the credit reporting information held by Experian Credit Services;
- (b) your identification details including name, (former names) and address (former addresses);
- (c) details of any defaults reported to us;
- (d) comprehensive credit reporting information including details of late or missed payments reported to us;
- (e) court judgment information; and
- (f) the number of queries made on your credit reporting information by credit providers

Our use and disclosure of your personal information

Experian Credit Services may hold, use and/or disclose your personal information only for those purposes which are permissible under the Privacy Act. Generally, credit reporting information is disclosed in the form of an Experian Credit Report and or score in response to a query from a credit provider and where you have given consent to the credit provider seeking a credit report.

Experian Credit Services may also hold, use and disclose information for lawful purposes, including the purposes permitted under the Privacy Act which include:

- where you have provided consent to a party to use or access your credit reporting information generally for the purpose of providing services to you and assessing an application for consumer or commercial credit, mortgage or trade insurance, or where you are looking to provide a personal guarantee
- for your credit provider to assist you with credit related products and services,
- where you have provided consent to a third party to access your information on your behalf,
- for investigative purposes
- where we are required to do so under an Australian law or a court/tribunal order;
- where your personal information is de-identified and used for research and other purposes where permitted by law.

We may also use your personal information to test the accuracy and efficacy of the system and data processes by which it is provided to us including for inclusion in the bureau and in relation to our provision of products and services.



Direct Marketing

Under the Privacy Act there are limited circumstances in which your credit reporting information can be used for the purposes of direct marketing to you and Experian Credit Services will only use or disclose your credit reporting information where permitted by law. Generally we can only permit use or disclosure for direct marketing purposes by or to an Australian credit provider for the purposes of determining whether you may be eligible to receive communications from that credit provider about a particular consumer credit offer ("**pre-screening**").

You may by written request per the details below, request that we do not use your credit reporting information for the purposes of pre-screening direct marketing. You may need to establish your identity and/or your authority to make the request. Where you have made a request for us not to use your credit reporting information for pre-screening direct marketing, we will make a note on your file and will not use or disclose your credit information for the purposes of pre-screening direct marketing.

What if I am the victim of Fraud?

The Privacy Act provides that where you are a victim of fraud or have reasonable grounds to believe that you are (or are likely to be) a victim of fraud you may request that we do not use or disclose your credit reporting information during for 21 days from when you make the request ("**Ban Period**"). If we receive a request from a credit provider during the Ban Period, we will notify the credit provider making the request that your credit reporting information is subject to a ban at your request.

To make a ban request you may need to provide us with proof of your identity and details of the fraud or the likely fraud and establish the reasonable grounds you have for requesting the ban.

During the Ban Period you may:

- (a) request us to provide your credit reporting information to a specified credit provider/s; and
- (b) apply to extend the Ban Period.

During the Ban Period to ensure your personal information is not compromised, your information cannot be disclosed or used. The existence of a ban on your file may impact the approval process for an application for credit. Please alert the relevant parties, if you are, or are intending to apply for credit and a Ban Period is under way with us.

Access to your credit reporting information

You are entitled to request access to review the credit reporting information we hold in respect of you. To request access you should send us a request with the following details:

- (a) information required to identify you;
- (b) proof of your identity;
- (c) if you have authorised a person to act on your behalf:
 - (i) identifying the person you have authorised;
 - (ii) a written statement signed by you authorising the identified person to receive the information on your behalf

We may require you to provide further information to reasonably verify your identity and/or to identify your credit reporting information from our systems (including details such as previous names, addresses and identity details).

Once we are reasonably satisfied of your identity or your authorisation, we will notify you of your options for accessing your credit information file.



Requests for credit reports are generally fulfilled within 10 business days of you contacting us.

Experian Credit Services we will not charge you a fee to access or a copy of your credit reporting information including where you have not made a request within the last 12 months, or you can provide evidence that in the past 90 days an application for credit has been declined due to your credit history.

Where your request relates to information we may be holding about you that is not reflected in your credit report, we aim to provide you with that information also within 10 business days. Should you require a copy of your credit file, please contact our customer centre by phone, email or post at the details below.

How we maintain the quality of your personal information

It is extremely important to us that the personal information we hold about you is up to date and accurate. We take such steps as are reasonable to ensure that credit reporting information we hold about you is accurate and up to date. To do this we undertake steps to verify information provided to for use as credit reporting information which including:

- (a) giving weighting to the most recent source;
- (b) smart algorithmic matching to identify common typographical errors;
- (c) internal data hygiene review, de-duplication and processing
- (d) use of proven advanced data quality software and systems.

We are required under the Privacy Act to acquire credit reporting information on terms that require providers to ensure that credit information contributed is accurate and up to date and complete. We are also required and do ensure that there are regular independent auditing of those agreements for compliance.

Experian Credit Services ensures that information which is required to be removed and/or destroyed from your credit history is carried out within the timeframes as specified in the Privacy Act. For information as to how long we can retain your credit history, please contact us or visit our website Experian Credit Services

Corrections

There may be times when you feel information we have provided about you may not be accurate or up to date. Should this be the case we ask that you contact us so that we can investigate the matter on your behalf.

If you believe that we hold information we hold about you may not be up to date, accurate or complete, you have the right under the Privacy act to apply to us for a correction of that information. To make a correction request you should:

- (a) apply for access to your credit reporting information;
- (b) note the specific information you seek to correct and provide all reasonable details of why you believe the information is not correct, complete or up to date;
- (c) attach all relevant materials which support your belief that the relevant information is not correct, complete or up to date.

On receipt of this information we will investigate and use all reasonable endeavours to resolve the issue within 30 days from receipt of your correction request. We may require further information or details from you to complete our investigation your request. Depending on the nature of the correction we may require further information from or the assistance of another party such as



another credit reporting body or credit provider to investigate or resolve the correction request. Where Experian is not the original provider of the information, we will liaise with the relevant parties to investigate the accuracy of the information we hold.

We will endeavour to complete this process within 30 business days and after this time, will advise you of the outcome. Where the investigation is complex or requires we may seek your agreement to allow more time for the investigation and resolution. Where following our investigation we determine that a correction is warranted we will take all reasonable steps to correct our records.

Complaints

Experian Credit Services prides itself on the level of customer service we provide and takes every effort to ensure our compliance with the Privacy Act. Should you feel that we have breached our obligations, we ask that you first raise the matter with us by sending us a notice with the following:

- (a) identifying who you are;
- (b) providing details (if known) of the obligation (code, law or contract) you feel we have breached;
- (c) providing reasonable information about the breach and the circumstances of the breach.

On receipt of a notice we will refer the matter to our claims investigation team who will investigate the details set out in your notice. We may request additional information or documents from you supporting your position. We will endeavour to investigate and provide you with notice of the outcome of our determination within 30 business days.

If your concern relates to the correction of information we hold about you, we would request that you seek a correction in accordance with the process described above before submitting a complaint.

If you are not satisfied with the outcome of our investigation, you may escalate the matter to the Privacy Commissioner or our external dispute resolution scheme using the details below. Contact details for both parties are as follows:

Office of the Australian Information Commissioner
GPO Box 5218 Sydney NSW 2001
Our External Dispute Scheme:
Credit Ombudsman service Limited
PO Box A252
Sydney South NSW

Further information

This Policy Statement reflects general information on how we:

- (a) comply with our obligations under the Privacy Act;
- (b) collect, hold, use, disclose and manage your personal information; and
- (c) provide credit reporting business services to our clients and to consumers.

This Policy Statement is not legal advice and is not intended to replace the rights, duties and obligations a party has under the Privacy Act. Nothing in this statement is intended to create or impose rights, remedies or obligations additional to those set out in the Privacy Act. All reasonable care has been taken by Experian Credit Services to prepare and keep this statement up to date, however, the information contained in this policy is not intended to be a warranty or representation or otherwise to create any legal contractual relationship or obligations between you and Experian Credit Services.



Call us: [1300 783 684](tel:1300783684)

Call Centre Hours of Operation:

9am to 5pm Monday to Friday, AEST (Closed Public Holidays)

E-mail us: creditreport@au.experian.com

Other ways to contact us:

Fax: 02 8405 3369

Postal: Experian Australia Credit Services Pty, Ltd.

Attn: Consumer Support

P.O. Box 1969,

North Sydney 2060 NSW