

MIRACLE CAR FINANCE PTY LTD STATEMENT OF NOTIFIABLE MATTERS

Personal and Credit Information and Credit Reporting

Our **Statement of Notifiable Matters** should be read with our **General Privacy Policy and Credit Information Privacy Policy** and sets out important information about credit reporting that is relevant to you if you are an individual applying for credit or who holds a credit product from us.

1. What is the purpose of this Statement?

This **Statement of Notifiable Matters** sets out how we deal with both personal and credit information about you, including:

- what is meant by “personal information”;
- what is “credit information”;
- the Credit Reporting Bodies with which we deal;
- how you may access and correct credit information about you and how you may make a complaint about the handling of credit information about you.

2. What is personal information?

Personal information is information that identifies you and includes your name, current and previous addresses, date of birth, current and previous employers and identification documents, such as a driver’s licence, 18plus card, Medicare card and/or passport number.

3. What is credit information?

Credit information is personal information that has a bearing on credit that has been provided to you or that you have applied for. This includes credit for personal, domestic or household purposes and credit in connection with a business. It can also cover information about you as a guarantor of a loan or as an insured party under a credit related insurance policy.

Credit information includes:

- identification information; the type and amount of credit sought by an individual when applying for credit; consumer credit liabilities; repayment history and information relating to payments, defaults; new arrangements, court proceedings, insolvency or publicly available information,

which relates an individual’s activities and credit worthiness, but does not include:

- court proceedings or other information recorded on the National Personal Insolvency Index; or details of serious credit infringements.

4. Our General Privacy Policy and Credit Information Privacy Policy

We handle your personal and credit information in accordance with the *Privacy Act 1988* (Cth) (‘Privacy Act’) and the *Privacy (Credit Reporting) Code* (‘CR Code’).

Our **General Privacy Policy and Credit Information Privacy Policy** is available under the “Privacy” heading on our website. These Policies provide information on our management of your personal and credit information as well as our credit reporting policy, including:

- your right to access the information we hold on you;
- your right to seek the correction of information that we hold about you;
- your right to complain about a breach by us of the Privacy Act or the CR Code and how we will deal with such a complaint; and
- entities outside Australia to which we are likely to disclose your information and the countries where they are located.

4. Which Credit Reporting Bodies do we deal with and what information do we give to these Credit Reporting Bodies?

We may disclose your personal and/or credit information to the following Credit Reporting Bodies:

- Experian - <https://www.experian.com.au>
- Equifax - <https://www.equifax.com.au>
- illion - <https://www.illion.com.au>
- Tasmanian Collection Services - <https://www.tascol.com.au>
- Compuscan - <https://compuscan.com.au>
- CreditorWatch - <https://creditorwatch.com.au>

If you apply for credit with us, or propose to act as guarantor, we may disclose your personal information to, or collect personal information about you from a Credit Reporting Body. This is because Credit Reporting Bodies are allowed to handle personal information relating to credit under the Privacy Act and the CR Code.

Each Credit Reporting Body is required by law to have a policy which explains how they will manage your credit-related personal information. To view the policy of any of these Credit Reporting Bodies please visit the relevant Credit Reporting Body’s website and follow the Privacy links, or you can contact them directly for further information.

Purpose of disclosure

The information is used for the purpose of determining your eligibility for credit, and we may utilise your personal information to create an unsuitability assessment or other ratings of your suitability for credit. Credit Reporting Bodies may include your personal information in reports that they provide to credit providers to assist those providers in assessing your credit worthiness (such as when you have applied for a loan from the provider).

The Privacy Act and the CR Code limit what we can do with the information we obtain from a Credit Reporting Body. Generally, it can only be used in relation to the consumer credit products you hold through us. For example, if you fail to meet your payment obligations in relation to consumer credit, or commit a serious credit infringement, we may be entitled to disclose this to a Credit Reporting Body.

For example, we may register with the Credit Reporting Bodies any of the following information:

- any application you make to us as an enquiry;

- if you fail to meet your payment obligations or you commit a serious credit infringement in relation to consumer credit provided by us under your consumer credit contract;
- where your arrears are or exceed \$150 for 60 days or more;
- a payment default for the arrears or the full amount due if we chose to accelerate the debt;
- your payment history if you have given us permission to do so.

5. Excluding your credit reporting information from direct marketing pre-screening:

Credit Reporting Bodies offer a service to credit providers wishing to send direct marketing material about credit services to individuals. This is called “credit pre-screening”. You have the right to request that a Credit Reporting Body exclude your credit reporting information from being used by them for direct marketing pre-screening activities. You should contact each relevant Credit Reporting Body directly if you wish to request this.

6. Protecting your credit reporting information if you are the victim of fraud:

You have the right to request that a Credit Reporting Body not use or disclose your credit reporting information if you believe that you have been, or are likely to be, the victim of fraud, including identity fraud (for example, if you suspect that someone is using your identity details to apply for credit). You should contact each relevant Credit Reporting Body directly if you wish to request this.

7. Accessing or correcting your personal information or making a privacy complaint:

You have the right to request access to, or correction of, personal information that we hold about you, including credit-related information. You also have rights to make a complaint if you consider that we have not complied with the *Privacy Act 1988* (Cth) in relation to this information. Our **General Privacy Policy and Credit Information Privacy Policy** sets out how you can make such requests or complaints and how we will deal with them.

For details about how we manage personal information (including credit reporting information) that we hold about you, please see our **General Privacy Policy and Credit Information Privacy Policy**.

8. Our contact details:

For all privacy related queries, including requests for access and correction, complaints, requests to have the **Statement of Notifiable Matters** provided in an alternative form, or any other requests, please contact us at:

MIRACLE CAR FINANCE PTY LTD

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Phone: 07 3299 2972

Email: info@miraclecarfinance.com.au