

## **PRIVACY DISCLOSURE STATEMENT & CONSENT**

Credit Corp Financial Services Pty Limited ACN 146 525 706 ('CCFS', 'we', 'our') collects personal information including credit information about you. CCFS is part of the Credit Corp Group which comprises Credit Corp Group Limited and its subsidiaries. By agreeing to and/or signing this Privacy Disclosure Statement and Consent ('Consent'), you agree that we can, consistent and in accordance with applicable laws, collect, use and exchange credit and personal information about you for the purposes outlined in this Consent and our Privacy and Credit Reporting Policy. We recommend that you check our Privacy and Credit Reporting Policy regularly, and in any event whenever you visit our website, to see if it has been updated to ensure that you are aware of any changes we may make.

### **A. Purpose of collecting your information**

We collect credit and other personal information about you in order to:

- assess your application for credit;
- provide you with the credit you have applied for, if your application is approved; or
- other purposes referred to in this Consent.

The information we obtain from you is used and disclosed, subject to compliance with privacy and credit reporting laws, for the purposes listed in this Consent and in our Privacy and Credit Reporting Policy, and otherwise as permitted or required by law. The type of credit and other personal information we collect from you is set out in our Privacy and Credit Reporting Policy.

We require the information we collect from you to verify your identity, assess your credit application and manage your credit contract. If you do not provide the information sought or your consent to our use of your information in accordance with this Consent, we may be unable to process your application and/or offer services to you.

You confirm that you are authorised to provide any personal information to us, including personal information relating to third parties. Where you provide us with information relating to third parties, you agree that you will advise those third parties that we have collected their information from you and that they can refer to our Privacy and Credit Reporting Policy for information about how they can access or seek correction of that information.

### **B. Your Consent to the use and disclosure of your information**

By agreeing to the terms of this Consent and/or signing below, you consent to and agree that CCFS may do any of the following:

1. Use your personal information:

- a. to verify your identity, including using the Document Verification Service ('DVS') to confirm that the personal information you provide to us in your identity documents as evidence of your identity match the information held by the agency which issued that document (also known as the official record holder). Our use of DVS to verify your identity may involve the use of third party systems and services. You can find more information about DVS by visiting the DVS website, or by phone or email as follows:
    - Website: <http://www.dvs.gov.au/Pages/default.aspx>
    - Phone: (02) 6141 6666
    - Email: [DVS.Manager@ag.gov.au](mailto:DVS.Manager@ag.gov.au);
  - b. to assess your consumer credit application;
  - c. to manage or better service your future needs;
  - d. to assist you to manage your debts;
  - e. to collect any amounts you owe in relation to consumer credit; and
  - f. in accordance with our Privacy and Credit Reporting Policy and as permitted or required by law.
2. Obtain from, or disclose to, other companies within the Credit Corp Group and other third parties information about you, the applicant(s), as reasonably necessary to verify your identity, to assess your consumer credit application, to provide you with credit and manage your account with us and to collect any amounts you owe to us or any other company within the Credit Corp Group in relation to consumer credit.
  3. Obtain a credit report containing personal information about you from a credit reporting body and to use that report or any information derived from it in assessing any application you make to us, and for any other purpose permitted by law.
  4. Disclose your details to a credit reporting body, including your name, address, date of birth and other personal information for the purposes of identity verification against the information contained in your credit file. Should you not agree to have your identity verified by these means, please contact us so that we can discuss other options with you.
  5. Provide you, electronically or by other means, with marketing material such as offers or information about other goods or services we, or any other company within the Credit Corp Group, may be able to provide to you, unless and until you specifically request that we not do so (information about how to opt-out of receiving marketing material is set out further below).
  6. Provide your information to any other companies within the Credit Corp Group for their marketing purposes unless and until you request that we do not do so.
  7. Disclose your personal and credit information to other companies within the Credit Corp Group (including overseas to our related companies and employees in the Philippines) and third parties, including in the United States of America and New Zealand, which provide CCFS with services, such as contractors, agents (including debt collection agents), printers, mail-houses, lawyers, document custodians, securitisation providers and computer systems consultants or providers so that they can perform those services for CCFS.
  8. Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your credit contract.

### **C. Agreement regarding disclosure of information to credit reporting bodies**

You also agree that we may, as appropriate, do any of the following:

1. Where you are the applicant, notify a credit reporting body that you as an individual have applied for credit with CCFS, the amount of the credit required and that we are the prospective credit provider (this information may be retained by the credit reporting body even if your application is

unsuccessful).

2. Provide your identification details to the credit reporting body;
3. Exchange your credit information with the credit reporting body and any lender named in your credit report or in your application.
4. Obtain information about your commercial activities, or commercial credit worthiness, where relevant, from a credit reporting body.

#### **D. Agreement regarding notification to credit reporting bodies**

Where we provide you with consumer credit, you agree that we may notify a credit reporting body of the following circumstances, should they arise:

1. That you have applied for credit with CCFS and we are your current credit provider.
2. That your loan repayments are overdue by more than 60 days and collection action has started, or that any such reported repayments are no longer overdue.
3. That, in our opinion, you have committed a serious credit infringement (such as acted fraudulently or shown an intention not to comply with credit obligations).

#### **E. Electronic communications**

By agreeing to this Consent, you acknowledge that when you consent to us sending you documents by email or other electronic communication, paper copies of such documents may no longer be given to you and that you will regularly check your email account to see if you have received any documents from us. You may at any time withdraw your consent to receiving documents by electronic communication by contacting us at [customercare@creditcorp.com.au](mailto:customercare@creditcorp.com.au) or by phone on 1300 768 621.

#### **F. Opting out of receiving marketing material**

All of our marketing emails include a link to enable you to opt out of receiving future marketing material from us (whether by email, post or phone). Alternatively, you can contact us at any time by email at [customercare@creditcorp.com.au](mailto:customercare@creditcorp.com.au) or by phone on 1300 768 621 to request that we no longer send marketing material to you.

#### **G. Accessing, correcting and making a complaint about your personal information**

Our Privacy and Credit Reporting Policy is an important document which you should read. It contains information about how you can access and correct your personal information, how you can complain about a breach of any privacy laws by us and how we will deal with your complaint. It also contains further details about the type of credit and other personal information that we collect and how we may use it, the contact details of the credit reporting bodies to which we may disclose such information and information about your rights to request those credit reporting bodies not to use or disclose credit reporting information in certain circumstances.

If you believe there has been a breach of privacy in relation to your personal information you are entitled to complain. Our Privacy and Credit Reporting Policy contains information about how you can make a complaint. Our Privacy Policy is available on our website at <https://www.clearcash.com.au/privacy-policy>

You can also request a copy of our Privacy and Credit Reporting Policy, make a request for access or

correction of your personal information or make a complaint by contacting our Privacy Officer by phone on 1300 768 621 or by email at [customercare@creditcorp.com.au](mailto:customercare@creditcorp.com.au)

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