

Angle Auto Finance - Credit Reporting Policy

1 Introduction

This Credit Reporting Policy applies to Angle Auto Finance Pty Ltd (ACN 161 130 696) trading as Angle Auto Finance of Level 23, 400 George Street, Sydney, New South Wales, 2000 ("we", "us" or "our"). However, this Credit Reporting Policy does not apply to the equipment finance business of Angle Finance.

Angle Auto Finance is committed to collecting, using, storing and disclosing credit information in accordance with the Privacy (Credit Reporting) Code (the "**Code**") and Part IIIA of the *Privacy Act 1988* (Cth) (the "**Privacy Act**"). This policy describes how we manage your credit-related information and comply with our credit reporting obligations in the Privacy Act and the Code. In this policy, "credit-related information" means credit information, credit eligibility information and Credit Reporting Body ("**CRB**") derived information as those terms are defined in the Privacy Act. Generally speaking, credit-related information will include your name and address, your contact details, your date of birth and gender, details of your credit history (including any repayments missed or late repayments that you have made), information about any credit provided to you by credit providers (such as financial institutions, utilities or telecommunications providers), any credit rating or credit assessment score that we have derived or that is provided to us by a credit reporting body and details of any credit-related court proceedings or insolvency applications that relate to you.

This Credit Reporting Policy should be read in conjunction with:

- our Statement of Notifiable Matters (available at www.angleauto.com.au/importantdocuments);
- our Privacy Policy (available at www.angleauto.com.au/privacy); and
- any privacy collection notice or privacy statement that we provide to you.

2 Credit-related information we collect and hold

We may collect your credit-related information from credit reporting bodies such as Equifax and from other credit providers that have provided credit to you.

We may collect the following types of credit-related information about you:

- identification information (such as your name, date of birth, current address, up to two previous addresses, the name of your current or last known employer, your driver's licence, passport and Medicare details);

- information about credit arrangements you have entered into, and whether the terms of these arrangements have been varied;
- information about credit applications you have made, and whether information about you has been sought from credit reporting bodies;
- information about overdue payments and default listings;
- information about subsequent payments made (including the fact that any overdue payments are no longer overdue or a default is remedied);
- publicly available information related to your creditworthiness (including bankruptcy information on the National Personal Insolvency Index and information about credit-related court judgments against you); and
- whether you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations).

We may use credit reports obtained from credit reporting bodies to produce our own assessments and ratings (including credit scores) in respect of your credit worthiness, which may also take into account information we obtain from you and other sources.

Only if required by the Privacy Act, we will seek your consent to conduct a credit check prior to obtaining credit-related information about you from a credit reporting body. However, if you do not provide us this information or consent to a credit check (where required) we may be unable to process your application for credit or provide finance to you.

3 How we collect your credit-related information

Angle Auto Finance may obtain credit-related information in a number of ways, including:

- from our customers (or prospective customers) during that customer's (or prospective customer's) application process;
- from its related entities;
- from retailers, brokers or aggregators who referred you or introduced to us;
- from car dealerships, salary packaging and novated lease providers who referred you or introduced to us;
- from contractors to whom Angle Auto Finance has outsourced the provision of services to its customers and any other entities operating under the Angle Auto Finance brand name with authority from Angle Auto Finance;
- from credit reporting bodies, other credit providers, law enforcement agencies and other government entities;
- from publicly available sources of information; and
- during recordings of calls made when you contact Angle Auto Finance.

Angle Auto Finance may also collect credit-related information by other means and will take all reasonable steps to inform you if and when it does.

4 How we hold your credit-related information

The credit-related information we hold about you may be stored in an encrypted electronic database or in paper files. We maintain strict procedures and standards and take all reasonable care to prevent unauthorised access to, and modification and disclosure of, your credit-related information. We also take all reasonable care to protect any credit-related information we hold against misuse or loss.

5 Purposes for which we collect, hold, use and disclose your credit-related information

We will use your credit-related information for the purpose for which it was collected, or for internal management purposes directly linked to that purpose. In particular, we collect, hold, use and disclose your credit-related information in order to provide you, or a customer (or prospective customer) in respect of whom you are nominated as a guarantor, with products and services, and to:

- assess your credit worthiness and eligibility for credit, including creating and using our own assessments, ratings and scorecards in respect of your credit worthiness;
- process your application and manage any credit that we provide to you;
- participate in the credit reporting system;
- assist you to avoid defaults;
- recover overdue amounts owed to us;
- undertake internal management processes that are directly related to the relevant product or service;
- undertake analyses (including on an aggregated level) and to assess and improve our products, services and credit assessment processes; and
- comply with our legal and regulatory obligations.

6 Disclosing your information to credit reporting bodies

We may (as permitted by the Privacy Act and the Code) disclose your credit-related information to a credit reporting body, whether before, during or after the provision of credit, including for the following purposes:

- to obtain credit worthiness information about you; and
- to report defaults (only where we have provided you notice as required by the Privacy Act).

This means that if you fail to meet your payment obligations or commit a serious credit infringement, we can disclose this to a credit reporting body who may include the information in reports to assess your credit worthiness. The credit-related information we disclose to a credit reporting body may also be included in reports that they make available to other credit providers to assist in assessing your credit worthiness.

The types of credit-related information we may share with credit reporting bodies includes the following:

- identification information (e.g. your name, address, date of birth, employer and drivers' licence number) if you have agreed to us obtaining a credit report about you;
- information about your overdue payments (provided that we have first notified you as required by the Privacy Act); and
- information about subsequent payments you have made.

The credit reporting bodies we currently disclose information to include:

- **Equifax**, <https://www.equifax.com.au/>, 138 332.

7 Disclosure to other parties

We may also disclose your credit-related information:

- to our related entities;
- to our partners and service providers (for example those who provide marketing services, data analytics services, IT services, market research services, back-office management services or customer acquisition and onboarding services), including car dealerships, salary packing companies and novated lease providers;
- to debt collection agencies for the purposes of recovering debts you owe to us;
- to any third parties who acquire any rights or interests in any amounts or debts that you owe to us (including if we assign, transfer or novate your agreement with us);
- to other Australian credit providers if we reasonably believe that you have committed a serious credit infringement;
- to external dispute resolution schemes that we are a member of (including the Australian Financial Complaints Authority);
- to our legal and financial advisors;
- for other purposes, as required or authorised by law; or
- where you otherwise provide express consent.

8 Overseas disclosures

To assess your finance enquiry and to administer our finance offerings we may disclose your credit-related information to overseas entities.

These entities include our related entities and service providers located in the United States of America, the Philippines and India. We only disclose your information to entities outside of Australia for our business functions or for the purposes of providing services to you. Where we do so, we ensure that the disclosure of and access to that information is secure and appropriate controls are in place.

9 Access and correction

You have a right to access the credit-related information we hold about you. Where we do not provide you with access, we will tell you why.

You also have the right to seek the correction of the credit-related information we hold about you. If we are satisfied that this information is inaccurate, out-of-date, incomplete, irrelevant or misleading, we will take such action as reasonable in the circumstances to correct the information. Where required, we may consult with relevant credit reporting bodies, or other credit providers, to assist in resolving your correction request. Where we do not comply with your correction request, we will tell you why.

Access and correction requests should be made by contacting us using the details at the end of this Policy.

10 Complaints

Should you have a complaint relating to a failure by us to comply with our credit reporting obligations under the Privacy Act or the Code, we encourage you to inform us so that we can have the opportunity to remedy the issue. You can make complaints by contacting us using the details at the end of this Policy.

If you make a complaint, we will:

- acknowledge your complaint verbally or in writing as soon as possible and in any event in writing within 7 days of you making the complaint; and
- investigate the complaint.

If we consider that it is necessary to consult a credit reporting body or another credit provider about the complaint, we will do so.

After investigating your complaint, we will make a decision about the complaint and give you a written notice that:

- sets out our decision in relation to your complaint; and
- states that if you are not satisfied with the handling of your complaint, you may wish to complain to an external dispute resolution scheme, or the Office of the Australian Information Commissioner ("**OAIC**").

We will provide this to you within 21 days (if your complaint is in relation to default notices, hardship or enforcement proceedings), or 30 days (in relation to other complaints about credit-related information) from the day on which your complaint is made, or a longer period (only if you agree in writing).

If you are not satisfied with the outcome, you may wish to lodge a complaint with the external dispute resolution scheme provider listed below **or** the OAIC.

The Australian Financial Complaints Authority ("**AFCA**") provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

The OAIC is an independent Australian Government Agency that may also investigate privacy complaints. For further information regarding how to make a complaint to the OAIC, you can visit www.oaic.gov.au/privacy/privacy-complaints/ or contact the OAIC as follows:

Mail: Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Phone: 1300 363 992

11 Changes to this policy

Angle Auto Finance reserves the right to vary this policy from time to time. If we change the policy, we will post the revised policy as soon as it is completed on our website. We encourage you to periodically review our policy for any changes.

12 Contact us

If you have any questions regarding this policy or would like more information about the way we manage your credit-related information, please contact our Customer Experience team as follows:

Email: customerexperience@angleauto.com.au

Telephone: 1300 561 868

Post: Attn: Customer Experience
Angle Auto Finance
PO BOX 20125
World Square NSW 2002

Effective Date: 18 November 2021