

Angle Auto Finance – Statement of Notifiable Matters

1 Introduction

This statement 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 statement 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 statement contains information on how we manage your credit-related information and comply with our credit reporting obligations in the Privacy Act and the Code.

In this statement, "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 (CRB) and details of any credit-related court proceedings or insolvency applications that relate to you.

2 Information in our Credit Reporting Policy and Privacy Policy

This statement should be read in conjunction with:

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

In particular, our Credit Reporting Policy (available at www.angleauto.com.au/importantdocuments) sets out:

- the credit-related information that we collect and hold;
- how we collect and hold your credit-related information;
- the purposes for which we collect, hold, use and disclose your credit-related information;

- how you may seek to access or correct your credit-related information that is held by us; and
- how you may complain about our failure to comply with our obligations under Division 3 of Part IIIA of the Privacy Act and/or the Code and how we will deal with such a complaint.

3 Disclosing your information to credit reporting bodies

As set out in our Credit Reporting Policy, 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 a report about your credit worthiness; and
- to report defaults (but 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 if you commit a serious credit infringement, we may disclose this to a credit reporting body.

Credit reporting bodies collect credit-related information about individuals from a range of sources to provide credit reports about these individuals to their customers (including us). Where we provide your credit-related information to these credit reporting bodies, they may include this information in reports that they subsequently provide about you to other credit providers in order to assist those entities to assess your credit worthiness.

The credit reporting bodies we currently disclose information to include:

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

You may obtain this credit reporting body's credit reporting policy by contacting them using the details listed above. You may request that a credit reporting body:

- not use your credit information or CRB derived information for the purposes of pre-screening of direct marketing by a credit provider; and
- not use or disclose your credit information or CRB derived information, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

4 Overseas disclosure

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.

5 Your rights in relation to your credit-related information

- You have a right to access the credit-related information we hold about you.
- You have the right to seek the correction of the credit-related information we hold about you.

- You have the right to make a complaint to us for any failure by us to comply with our credit reporting obligations under the Privacy Act or the Code.

Further information on how to request access to and/or correction of your information, or to make a complaint (including details of how we will deal with your complaint) is set out in our Credit Reporting Policy.

6 Contact us

If you have any questions regarding this statement 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