

DEBT REWIND PRIVACY DISCLOSURE STATEMENT



Commitment

Debt Rewind is committed to complying with applicable privacy laws [including the Privacy Act 1998 (Cth) ("the Act") and the Australian Privacy Principles (APPs)] which set clear standards in relation to our collection, storage, use and disclosure of any personal information we obtain as part of our business operations.

Debt Rewind recognises the importance of privacy and our respect for our customers' and other individuals' right to privacy of their personal information is paramount. Any personal information that you provide to us will be held in the strictest confidence and in accordance with the APPs and the requirements of the Act. As a result, we have implemented practices, procedures and systems to comply with our legal obligations to maintain the confidentiality and security of personal information we collect and hold and to manage our systems, practices and procedures in an open and transparent way.

This Policy Disclosure Statement sets out our approach to gathering personal information, and our approach to the use and dissemination of such information. We undertake to treat all customer and other personal information in our possession in accordance with the requirements of the Act.

By "personal information", we mean information or an opinion about an identified individual, or about an individual who is reasonably identifiable from the information.

1. Collection of your personal information and credit-related personal information

Debt Rewind collects your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. What kind of information do we collect

The type of information we collect generally includes your name, address, telephone numbers and other contact details and details concerning your application(s), financial information and agreements, products, service requirements and performance and related information.

3. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

4. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities and our joint venture partners and companies where its confidentiality is maintained at all times.

5. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

6. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 09 10 11.

7. Complaints

Should you have any complaints about our treatment of your personal information, please contact us on 1300 09 10 11. We will treat any complaint about a breach of privacy legislation or any relevant registered code seriously, and will investigate any breach of which we become aware – including how it occurred and how best to prevent such a breach occurring again.

8. Interacting with Debt Rewind anonymously or under a pseudonym

In many cases, you will need to provide your real name interacting with us. You may however – wherever lawful and practicable – use a pseudonym (or simply not identify yourself) when dealing with us. For example, if you have a complaint or concern about our site, or a general question about any of our products or services, you are welcome to contact us without identifying yourself. In some cases, however, if you do not provide us with information, we may not be able to provide you with our products or services, or respond adequately to you. For clarification on when you must identify yourself, please contact our privacy officer. You may use a pseudonym – or simply not identify yourself – when making such an enquiry.

9. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.

If you do not wish to receive offers from us unrelated to your Debt Rewind products and services, please tick here ☐

10. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

d. Exchange of information between credit providers

Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Veda Advantage Public Access Division
PO Box 964
North Sydney NSW 2059
Public Enquiries: 1300 762 207
Website: www.mycreditfile.com.au

Dun & Bradstreet Australia
PO Box 7405
St. Kilda Road
Melbourne VIC 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

We give to a Credit Reporting Body credit information. Credit information is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
 - that relates to your activities in Australia or the external Territories and your credit worthiness; and
 - that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.

The Credit Reporting Body has a policy for managing your credit information that you may access by contacting them.

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

11. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about:

- a.** how you can access and seek correction of your personal information;
- b.** how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c.** if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.debtrewind.com.au or by telephoning 1300 09 10 11.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities , and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website www.debtrewind.com.au or by telephoning 1300 09 10 11.

Signature of applicant/guarantor *(individual)*

Name in full

Date / /

Signature of applicant/guarantor *(individual)*

Name in full

Date / /

Signed for and on behalf of corporate applicant

Signature of director *(company)*

Name in full

Date / /

Signature of director *(company)*

Name in full

Date / /

