

PRIVACY ACT NOTIFICATION

Credit Provider:

Bill Buddy Pty Ltd ACN 106 055 181	
Ph: 1300 30 32 78	Email: support@billbuddy.com

Credit Reporting Bodies:

Dun & Bradstreet	Ph: 1300 734 806	Experian	Ph: 13 8332
www.dnb.com.au / www.checkyourcredit.com.au		www.equifax.com.au / www.mycreditfile.com.au	

NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING BODY

Bill Buddy may give personal information about you to a Credit Reporting Body (CRB) for the purpose of:

- Obtaining a credit report about you;
- Allowing the CRB to create or maintain a credit information file about you, and include the information in reports provided to credit providers to assist them in assessing credit worthiness.

The information provided to the CRB before, during and after credit provision. It is limited to:

1. Identifying particulars, including name, sex, current and past two addresses, date of birth, employer and government issued identification number (eg driver's licence);
2. That you have applied for consumer or commercial credit;
3. That the CP is a current credit provider to you;
4. Payment defaults which are more than 60 days overdue, and for which debt collection has commenced;
5. That defaults listed under item 4 have been rectified;
6. That you have committed a serious credit infringement in the CP's opinion;
7. Dishonoured cheques (above the legislated amount) which have been dishonoured at least twice; and
8. Repayment history (repayment due date, whether it is outstanding and the day on which it is made).

SPECIFIC ACKNOWLEDGEMENTS UNDER THE PRIVACY ACT 1988 (CTH)

You authorise Bill Buddy to use your personal and credit information to:

- (a) Give information to a CRB in accordance with 1 to 8 above;
- (b) Obtain information about you from a CRB or other credit provider;
- (c) Determine your credit worthiness;
- (d) Determine the acceptability of a guarantor to the loan;
- (e) Collect overdue repayments from you;
- (f) Report a serious credit infringement;
- (g) Inform other credit providers about your application for credit and any matters falling under items 4, 5, 6, 7 and 8 above;
- (h) Disclose information to a dispute resolution provider to settle a dispute about your application or loan;
- (i) Disclose information about your loan to a potential assignee of the loan;
- (j) Inform a debt collector to take action to recover outstanding payments for your loan;
- (k) Disclose information to a related corporation; and
- (l) Disclose information to a representative for the purpose of managing your loan.

YOUR RIGHTS IN RELATION TO YOUR PERSONAL CREDIT INFORMATION ("INFORMATION")

- (i) Obtain from Bill Buddy their policy about management of credit related personal information;
- (ii) Obtain from the CRB their policy about management of credit related personal information;
- (iii) Access your information from Bill Buddy. Bill Buddy may charge for providing it.
- (iv) Request that any inaccurate, out-of-date, incomplete, irrelevant or misleading information be corrected;
- (v) Request the CRB not to use the information for pre-screening of direct marketing by a credit provider;
- (vi) Request the CRB not to use or disclose the information if you have reason to believe you, or are likely to be, a victim of fraud.
- (vii) Make a complaint to Bill Buddy if you believe there is a breach of the Privacy Act or the Privacy (Credit Reporting) Code 2014. The complaint policy is available from Bill Buddy.

STATEMENT OF NOTIFIABLE MATTERS

This Statement is provided in accordance with s21C of the Privacy Act 1988, Australian Privacy Principle 5 and paragraph 4.2 of the Privacy (Credit Reporting) Code 2014.

In addition to the information provided above:

1. COLLECTION

Bill Buddy collects information about you from a variety of places (apart from you) - mainly the Credit Reporting Body or Bodies ("CRB"). Information may also be obtained from, for example:

- Government agencies which provide verification of your identification;
- Your accountant, to verify your income, assets and liabilities;
- Your landlord/letting agent, to confirm your address particulars; and
- Your references, to confirm your personal and business character.

2. LAWFUL PURPOSES

Collection of your personal information is required and authorised by the following laws for the noted purposes:

- Privacy Act 1988 (credit reporting and obtaining a credit report);
- To assist our bankers' Anti-Money Laundering and Counter-Terrorism Financing Act 2006 obligations (Know Your Customer requirements).

3. CONSEQUENCE IF INFORMATION NOT COLLECTED

If the information is not collected, your facility application may not be able to be processed.

4. PROVISION OF INFORMATION

Your information may be provided to:

- credit reporting bodies
- government agencies, when lawfully requested (such as Centrelink, Child Support Agency and ASIC)
- our representatives (eg licensed commercial agents)
- courts and tribunals
- law enforcement agencies (eg police, ASIC, AUSTRAC)
- You, and your duly authorised representatives.

Bill Buddy does not ordinarily disclose information to overseas recipients.

5. ACCESS TO INFORMATION

Bill Buddy's Privacy Policy and Information Access and Correction Policy ("Policies") contain information on how to access the information held about you, and how to seek correction if it is incorrect.

6. COMPLAINTS

The Policies contain information about how to complain if Bill Buddy breaches the Australian Privacy Principles or the Privacy (Credit Reporting) Code. The complaint will first be dealt with through Bill Buddy's internal dispute resolution scheme, and a written response to the complaint will be provided within 45 days. If the dispute is not satisfactorily resolved, the complaint may be referred to the Australian Information Commissioner (www.oaic.gov.au/privacy/privacy-complaints).

7. OBTAINING COPIES OF POLICIES

You can obtain Bill Buddy's Policies by contacting us and asking for a copy directly (as shown at the beginning of this notice). You can obtain the CRB's policies about credit related personal information from their websites (also shown at the beginning of this notice).

PRIVACY ACT CONSENT

Privacy Act 1988 (Cth)

By continuing with this application you acknowledge you have made application to **BILL BUDDY PTY LTD** ACN 106 055 181 to obtain (or guarantee) a credit facility. Bill Buddy will make use of your personal and credit information in accordance with the Privacy Act 1988 (Cth). Disclosures, acknowledgments and rights regarding this are detailed above in the Privacy Act Notification.

To continue, please confirm that you acknowledge and agree:

- (a) You have received and read the Privacy Act Notification and Statement of Notifiable Matters;
- (b) Bill Buddy may obtain and use your personal information in accordance with the Privacy Act Notification; and
- (c) This consent is a continuing authority that has effect before, during and after the provision of any credit.