

PRIVACY POLICY – CREDIT INFORMATION

In this document “Zenith Finance”, “we” or “us” means Zenith Finance Pty Ltd ABN 64 072 191 729.

We comply with the credit reporting regime as contained in the Privacy Act 1988 (Cth) (the “Credit Reporting Regime”) and the Credit Reporting Privacy Code registered under the Act (“CR Code”). The Credit Reporting Regime and the CR Code specifically detail how we must treat credit information and credit eligibility information in your personal credit file.

This document sets out our how we manage credit information and credit eligibility information about you.

What credit information we collect and hold

We will collect credit information from you or about you, if:

- you apply for consumer credit; or
- you are a sole trader, a member of a partnership or an individual trustee, and you apply for a commercial credit account with us; or
- you are or propose to become a guarantor for the obligations of someone else (a third party) that are owed to us under a commercial credit account. (That third party may be the operator of a business associated that you are with or in respect of which you have a direct or indirect interest).

The kinds of credit information we commonly collect and hold from you or about you include: your name, alias or previous names, date of birth, gender, drivers licence details, current and 2 previous residential addresses, and name of your current employer.

We collect and hold information relating to your personal current credit liabilities, previous credit payments and defaults, current and previous Court proceedings and insolvency actions against you and information about your credit worthiness. This credit information may relate to both consumer and/or commercial credit.

What credit eligibility information we hold

We hold reports and information disclosed to us by a credit reporting body such as Veda or Dun & Bradstreet and verification of identity through searches of public registries. We may also obtain trade references from a bank. We also compile our own, internal credit file about you on the basis of such information. This information relates to an assessment of your personal credit worthiness.

How we collect and hold credit information and credit eligibility information

We will collect credit information directly from you, for example, through an application for consumer or commercial credit and from email or other communications with us.

We will also collect credit information about you from specific requests that we make to credit reporting bodies. In some instances, we may receive credit information about you from other credit providers with whom you deal.

Credit eligibility information will be disclosed to us by credit reporting bodies in response to our request.

Why we collect, hold, use and disclose credit information and credit eligibility information

Where you are an individual, sole trader, member of a partnership or individual trustee, we collect, hold, use and disclose credit information and credit eligibility information about you for the purposes of sourcing consumer or commercial credit for you.

If you are a guarantor or proposed guarantor for someone else's credit account, we collect, hold, use and disclose credit information and credit eligibility information about you for the purpose of sourcing consumer or commercial credit for that other person.

We will disclose credit information about you to credit reporting bodies for purposes related to assessing your credit worthiness, and reporting on payment defaults.

We may disclose credit eligibility information to credit providers and to guarantors, where we have obtained your consent.

We may also disclose credit eligibility information to third parties (including debt collectors, government departments and enforcement bodies) where required or permitted by law.

How we hold and store credit information and credit eligibility information

Credit information and credit eligibility information about you is held and stored by us in accordance with storage practices detailed in our **general privacy policy**. For further information see our website, www.zenithfinance.com.au/generalprivacypolicy.

Destruction and De-identification

We will retain credit information and credit eligibility information whilst it is required for any of our business functions, or for any other lawful purpose.

Credit information and credit eligibility information about you is destroyed or permanently de-identified in accordance with practices detailed in our **general privacy policy** (link above).

Overseas disclosure

Currently we do not disclose credit eligibility information to overseas recipients.

Australian entities to whom we may disclose personal information as reasonably necessary to perform the tasks you have requested of us:

- might report to related entities located overseas or to obtain services from them in connection with the processing, management or securitisation of consumer or commercial credit facilities;
- will be subject to the Privacy Act and the APPs and have their own privacy protection measures in place.

We may send personal information to overseas recipients where:

- it is necessary to complete the transaction you have entered into; and

- you have provided consent; or
- we believe on reasonable grounds that the overseas recipient is required to deal with your personal information by enforceable laws which are similar to the requirements under the APPs; or
- it is otherwise permitted by law.

Requests for access and correction

We have procedures in place for dealing with and responding to requests for access to, and correction of, the credit information and credit eligibility information held about you.

In most cases, we expect that we will be able to comply with your request. However, if we do not agree to provide you access or to correct the information as requested, we will give you written reasons why. For further information, please refer to our information statement on privacy access, correction and complaints or contact us (“Access, Correction and Complaints Statement”).

Complaints and Concerns

We have procedures in place for dealing complaints and concerns about our practices in relation to the Privacy Act, and the CR Code. We will respond to your complaint in accordance with the relevant provisions of the Privacy Act or the CR Code. For further information, please refer to our Access, Correction and Complaints Statement or contact us.

Contact

Privacy Officer

Zenith Finance Pty Ltd

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