

PRIVACY ACT ACCESS AND CORRECTION AND COMPLAINTS STATEMENT

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

Requests for access to personal information

In many cases, you are entitled to access the personal information that we hold about you. To request access, please contact our Privacy Officer.

- If we agree to give you access, we will do so in the manner requested by you, provided it is reasonable and practicable for us to do so.
- If we cannot give you access in the manner requested, we will endeavour instead to grant access in a way that meets both of our needs.
- If we cannot give you access at all, we will give you written reasons why, and advise you of the further actions you can take. For example, the Privacy Act allows us to refuse access where it would have an unreasonable impact on the privacy of others.

We will respond to your request for access within a reasonable period of time.

We will not charge you any fees for making a request for access to personal information. However, some fees may be incurred in providing you with access, such as photocopying costs.

Requests for correction of personal information

You may request us from time to time to update and/or correct the personal information that we hold about you. Where your personal information has been disclosed to third parties, you may also request us to notify those third parties of the changes. To make these requests, please contact our Privacy Officer.

- We will take reasonable steps to comply with your requests, unless it is impracticable or unlawful for us to do so.
- If we refuse to correct personal information as requested, we will give you written reasons why, and advise you of the further actions that you can take.

We will respond to your correction request within a reasonable period of time.

We will not charge you any fees for making a request for correction of personal information.

Requests for access to credit information

You (or your authorised representative) are entitled to request access to the credit eligibility information that we hold about you. To request access, please contact our Privacy Officer.

- If we agree to give you access, we will do so in the manner required by the Credit Reporting Code of Conduct (“CR Code”).
- There are some circumstances in which we are not required to give you access. In these cases, we will give you written reasons why, and advise you of how you can escalate your request to our external dispute resolution scheme (*Credit Ombudsman Service Limited*. Website: www.cosl.com.au) or to the Privacy Commissioner.

We will respond to your request for access within 30 days, unless unusual circumstances apply.

We will not charge you any fees for making a request for access to credit eligibility information. However, some fees may be incurred in providing you with access, such as photocopying costs.

To ensure that you have access to the most up to date information, you should also request access to the credit reporting information held about you by credit reporting bodies.

Requests for correction of credit information

You may request us from time to time to update and/or correct the credit information and credit eligibility information that we hold about you.

- If we are satisfied that the information is inaccurate, out of date, incomplete, irrelevant or misleading, then we will take reasonable steps to correct the information within 30 days (or such longer period as agreed in writing).
- If we need to consult other interested parties (e.g. the credit reporting body who provided us with the information), then we will do so.
- If we correct the information, we will notify you and any other required parties of the correction, in writing.
- There are some circumstances in which we are not required to give correct credit information or credit eligibility information. In these cases, we will give you written reasons why, and advise you of how you can escalate your request to our external dispute resolution scheme (*Credit Ombudsman Service Limited*. Website: www.cosl.com.au) or to the Privacy Commissioner.

We will respond to your requests within 30 days. If we consider more time is needed, we will notify you in writing and ask you to agree to a reasonable extension of time.

We will not charge you any fees in relation to your requests.

Complaints and Concerns

Zenith Finance has developed procedures to assist you to resolve a complaint or concern about our privacy practices. Our complaint procedures are available to you free of charge.

How to make a complaint

In the first instance, please contact our Privacy Officer to submit your complaint. We would like to be the first to know if you are not happy with our privacy practices. You can contact us verbally or in writing. Our Privacy Officer may request you to provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

Our response

We will:

- (a) confirm receipt of your complaint within 7 days; and

- (b) endeavour to resolve your complaint within 30 days. If we consider more time is needed, we will notify you in writing and ask you to agree to a reasonable extension of time.

We will give you written notice of our decision in relation to your complaint.

We will also notify other interested parties of the existence and resolution of your complaint, unless it is impracticable or unlawful for us to do so.

Contact

Privacy Officer

Zenith Finance Pty Ltd

Level 11, 117 Clarence Street, Sydney NSW 2000

Telephone: 1300 288 874

Email: richard@zenithfinance.com.au