

Oomiak Pty Ltd ACN 633 619 226, Oomiak Projects Pty Ltd ACN 153 705 063, Oomiak QLD Pty Ltd ACN 146 681 003 or any related body corporate and their successors and assigns (**we, us** or **our**) recognises the importance of protecting your credit information. This Policy sets out how we collect, hold and disclose your credit information when you apply for or hold credit facilities with us. This Policy applies to any individual that we deal with in connection with a credit facility such as individual borrowers, guarantors and company directors. To know more about how your personal information is managed generally, please see our Privacy Policy published on our website.

This Policy is published on our website and may be updated from time to time at our discretion. By continuing to use our website, or otherwise continuing to deal with us, you accept this Policy as it applies from time to time. You may request a hard copy of this Policy.

Types of Credit Information that we collect, hold and disclose

Depending on the particular circumstances, we may collect and hold a range of different Credit Information about you. This may include, but is not limited to:

- identification details including name (including any aliases), gender, date of birth, drivers licence number, current & most recent past addresses, and current and most recent past employers;
- consumer credit liability information about you, including information that was disclosed to a credit provider by a credit reporting body;
- repayment history information in relation to consumer credit facilities provided by us or other credit providers, including whether you have made payments when due and if not when overdue payments have been made;
- details of previous requests made by a credit provider to credit reporting bodies in regard to credit applications;
- payment and default information where an overdue payment has been paid;
- whether you have entered into a new arrangement with us or other credit providers in connection with credit provided to you;
- details of any judgments or court proceedings relating to your credit or your ability to repay any credit provided to you by us or any third party;
- details of any personal insolvency;
- publicly available information;
- whether in our or another credit provider's opinion you have committed a serious credit infringement;
- information about your credit worthiness such as credit scores, credit risk ratings, summaries and evaluations;
- any information that may have a bearing on your credit worthiness; or
- any information that is used, has been used or could be used in establishing your eligibility for consumer credit,

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How we hold your Credit Information

We keep the Credit Information that we hold about you secure to ensure that it is protected from loss, unauthorised access, use, modification or disclosure.

Your Credit Information may be stored physically including in paper form or electronically within secure environments and systems that are protected in controlled facilities. Our employees and authorised agents are obliged to respect the confidentiality of any Credit Information held by us.

Purpose for which we may collect, hold, use and disclose your Credit Information

The purpose for which we use and disclose Credit Information will depend on the circumstances in which it is collected. We may collect, hold, use and disclose your Credit Information in order to:

- assess your credit application;
- provide you with credit;
- comply with any legal or regulatory obligations imposed on us;
- perform our regular and necessary business functions;
- assess your suitability as a guarantor for a credit facility;
- assist with collection of overdue payments;
- evaluate your credit worthiness;
- providing information to credit reporting bodies as permitted by the credit reporting laws; or
- deal with complaints and assist other credit providers to do the same.

Collection and Disclosure of Credit Information

We may collect Credit Information about you from and disclose Credit Information about you to third parties including without limitation government agencies, other credit providers, personal representatives, publically available sources, our related entities or credit reporting bodies. Each credit reporting body has a policy for managing your Credit Information that you may access by contacting them.

We may share Credit Information with the following credit reporting bodies:

Equifax

Public Enquiries: 13 83 32

Website: www.equifax.com.au

Illion

Public Enquiries: 13 23 33

Website: www.illion.com.au

Experian

Public enquiries: 1300 783 684

Website: www.experian.com.au

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Overseas Recipients

In some cases, we may need to share some of your Credit Information with overseas recipients. We may need to share your Credit Information with organisations located in Malaysia and any other countries notified by us to you in writing.

Access to Credit Information

In most cases, you can gain access to your Credit Information held by us. To request access to your Credit Information, or to update or correct that Credit Information, please send a written request to either 97 Harrison Road, Dudley Park SA 5008 or customerservice@oomiak.com.au (**Contact Address**). We will check the identity of individuals making requests to determine within 14 days whether the request will be met.

If you make a request to correct the Credit Information held by us, we will take reasonable steps to ensure that your Credit Information is accurate, complete and up-to-date. We may be required to consult with the credit reporting bodies or other credit providers to assess your request for correction. Where your Credit Information is found to be inaccurate, incomplete, or out of date, it will be amended.

If we do not agree that your Credit Information is inaccurate, out of date or incomplete, we will give you a written notice including the reasons why we do not agree with you and how you can make a complaint.

Complaints

If you wish to make a complaint regarding the handling of your Credit Information by us please send written details of your complaint to the Contact Address.

After receiving a complaint, we will conduct internal discussions and evaluate whether we believe that such collection, holding, use or disclosure of your Credit Information was in breach of our Policy, the *Privacy Act 1988 (Act)* and/or any relevant credit collection and reporting laws (**Credit Laws**). We will endeavour to notify you of the results of our investigation of your complaint within 30 days of receiving your complaint. However, if your complaint involves complex issues or requires extensive investigation, it may not be possible to respond within this timeframe. If the conclusion of our investigation is that our collection, holding, use or disclosure of your Credit Information was in breach of this Policy, the Act and/or Credit Laws, we will take steps to remedy the breach as soon as reasonably practicable. If after dealing with us you are still not satisfied, you are entitled to make a complaint to the Office of the Australian Information Commissioner (www.oaic.gov.au) or the Financial Ombudsman Service (www.fos.org.au).

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