

Finkey Statement of Notifiable Matters (Credit Reporting)

About this Statement of Notifiable Matters

Under the Credit Reporting Privacy Code, there are several “notifiable matters” that we are required to disclose to you at or before the time of collecting personal information that is likely to be disclosed to a credit reporting agency.

This Statement of Notifiable Matters sets out information about how Finkey Capital Pty Ltd (ABN 37 662 168 916) (‘Finkey’, ‘us’, ‘we’ or ‘our’) manages credit applicants’ personal and credit related information, and of certain rights that credit applicants have under the *Privacy Act 1998* (Cth) (‘**Privacy Act**’) and the *Privacy (Credit Reporting) Code 2014* (‘**CR Code**’). Please see our Credit Reporting Policy for further information about how you can access and correct credit information and credit eligibility information that we may hold about you, and how you can make a complaint.

Credit reporting bodies

If you apply for or take out a credit product with us either as a borrower or guarantor, we may disclose your personal information to or collect your personal information from Equifax, who is a Credit Reporting Body (‘**CRB**’). We may also do this if you apply for an increased credit limit.

We use information that we collect from Equifax to provide and manage your credit services, and to assess your credit worthiness.

Examples of personal information we may collect from or disclose to Equifax include:

- Your identification information, including name, date of birth, residential addresses, Driver Licence number;
- default information if you fail to meet consumer credit payment obligations;
- your credit liability information, which includes the type of credit you are applying for (or have applied for), details about your loans, credit cards and overdraft facilities, the dates on which they were opened and closed and their credit limits;
- history of your repayments, including whether you have made payments when due, and if not, when overdue payments have been made.
- credit eligibility information we receive from a credit reporting body and other information that has a bearing on your credit worthiness, such as a credit report;
- publicly available information that relates to your creditworthiness (e.g. court judgments, bankruptcy notices, debt agreement and personal insolvency);
- details of serious credit infringements, such as obtaining credit by fraud, under a consumer credit product; and

- financial hardship arrangement under a consumer credit product.

The CRB may include the personal information we supply to them to other lenders to assist the other lenders assess an individual's credit worthiness.

You may contact the CRB to obtain its privacy policy on how it manages your credit-related personal information. The privacy policy and contact details for each CRB is available on their website listed below:

Equifax Website: www.equifax.com.au

Illion Website: <https://www.illion.com.au/>

Experian Australia Website: <https://www.experian.com.au/>

Disclosing credit related information offshore

We may disclose personal information outside of Australia to credit check companies and cloud services providers located in the US, UK, Philippines, Singapore, Spain, Costa Rica, Finland, Mongolia, Israel, Bulgaria, Canada, India, Japan, Mexico and New Zealand. Please see our Privacy Policy for details.

Your rights

If you believe on reasonable grounds that you have been or are likely to be a victim of fraud, you may request a CRB not to use or disclose credit reporting information about you. You may also request that a CRB not use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider.

Accessing and editing credit related personal information

You may request access to, and seek the correction of, the credit-related personal information that we hold about you.

Complaints or further information

If you have a complaint about how we handle your credit-related personal information under the Privacy Act or the CR Code, would like to know how we handle complaints, would like further information or a free copy of our Credit Reporting Policy, or would like a copy of this Statement of Notifiable Matters in an alternative form (such as a hard copy), you may contact the Finkey Privacy Officer at:

The Privacy Officer

Finkey Capital Pty Ltd

Phone: 1300 346 539

Email: privacy@finkey.co

Mail: Suite 81/26-32 Pirrama Rd, Pyrmont NSW 2009

This Statement of Notifiable Matters was last updated in August 2023 and is subject to change.

You can ask us to provide you a hard copy of this policy (including the Statement of Notifiable Matters).