Finkey Statement of Notifiable Matters (Credit Reporting)

About this Statement of Notifiable Matters

Under the Privacy Act 1988 and the Privacy (Credit Reporting) Code 2025, 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 body.

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 1988* (Cth) (‘**Privacy Act’**) and the *Privacy (Credit Reporting) Code 2025* (‘**CR Code’**). Please see our Credit Reporting Policy available at https://finkey.co 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 credit information to, or collect credit reporting information from, one or more of the following credit reporting bodies who are a Credit Reporting Body (‘**CRB**’). We may also do this if you apply for an increased credit limit.

Credit enquiries and information requests

When you apply for credit, Finkey may make an information request to a credit reporting body to obtain your credit report, credit score or other credit reporting information for the purpose of assessing your application and creditworthiness.

Your consent is not required for Finkey to make this information request for that purpose. However, we notify you that the request will be made and how the resulting information may be used.

A record of the information request may be included on your credit report and may be used or disclosed by a credit reporting body or credit provider when assessing your creditworthiness, including when calculating a credit score or credit rating.

An information request may affect your credit score or credit rating. The effect will depend on matters including the number, frequency and type of credit enquiries appearing on your credit report.

A credit reporting body may include the information request and other permitted credit information in reports provided to other credit providers to assist them to assess your creditworthiness.

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);
- a record that Finkey has made an information request in connection with your application, including the type and amount of credit sought;
- payment information and new arrangement information relating to a previously reported default, where applicable;
- details of serious credit infringements, such as obtaining credit by fraud, under a consumer credit product; and
- financial hardship information, including whether repayments are affected by a financial hardship arrangement. This does not include the reasons for your hardship or sensitive information provided in support of a hardship request.

A credit reporting body may include the credit information we disclose in credit reports provided to other credit providers to assist them to assess your creditworthiness.

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: PO Box 765 Ryde 2112 NSW

This Statement of Notifiable Matters was last updated in October 2025 and is subject to change.

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