



1. Commitment to Privacy

PF Group Holdings Pty Ltd group of companies (the Group) respect your privacy and are committed to protecting it. We are bound by the *Privacy Act 1988* and the Credit Reporting Code 2014 (the CR Code).

2. Purpose

The purpose of this Credit Reporting Policy is to inform you about how we manage your credit information and credit eligibility information.

3. Credit Information and Credit Eligibility Information

“Credit information” includes personal information such as:

- identification information such as your name, address, date of birth and employer;
- consumer credit liability information which is information about your consumer credit accounts;
- repayment history information which is information about whether or not you made your repayments on time;
- a note that an information request has been made with a credit reporting body to access your credit file;
- the type of consumer credit or commercial credit, and the amount of credit, sought in a loan application by you;
- default information which is a credit default that may be included on your credit file if you have a payment that is more than 60 days overdue;
- payment information which is a notation added to your credit default that your account has been paid;
- new arrangement information which is a notation added to your credit default indicating that the terms and conditions around the repayment of the amount due has been varied;
- court proceedings information which is a judgment or order that has been made against you;
- personal insolvency information which is whether you are bankrupt or subject to a personal insolvency agreement;
- publicly available information about you:
 - i. that relates to your activities in Australia or the external Territories and your credit worthiness; and
 - ii. that is not court proceedings information about you or information that is entered or recorded on the National Personal Insolvency Index; and
- the opinion of a credit provider that you have committed a serious credit infringement in relation to consumer credit.

“Credit eligibility information” means information such as credit information that is disclosed to a credit provider by a credit reporting body, as well as information that is derived from this information.



4. Kinds of credit information that we collect and hold

The kinds of credit eligibility information that we collect and hold about you include:

- identification information;
- consumer credit liability information;
- repayment history information;
- information requests;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information; and
- serious credit infringement information.

5. How we collect credit information

We collect this information from:

- you or your authorised representative during the course of our dealings with you, which include the transactions you make (or do not make) with us and actions that we may take such as initiating legal action;
- from your initial credit providers for example, when we purchase a debt from them (or are considering purchasing a debt from them); and
- credit reporting bodies.

6. Statement of Notifiable Matters

Our statement of notifiable matters provides information on the credit reporting bodies to whom we may disclose your credit information as well as information on certain rights you have in relation to your credit information.

Our handling of credit information is regulated by the Privacy Act 1988 (Cth) ('Privacy Act') and the Privacy Credit Reporting Code.

Our Credit Reporting Policy is available on our website, this policy provides information on our management of your credit information, including:

- your right to access the credit information we hold on you;
- your right to seek the correction of credit information that we hold on you;
- your right to complain about a breach by us of the credit reporting provisions of the Privacy Act or the CR Code and how we will deal with such a complaint; and



- entities outside Australia to which we are likely to disclose your credit information and the countries where they are located.

What is credit information?

Credit information is personal information that has a bearing on credit that has been provided to you or that you have applied for. This includes credit for personal, domestic or household purposes and credit in connection with a business.

Credit reporting bodies and your personal information

Credit reporting bodies are allowed under the Privacy Act and the Credit Reporting Code to handle personal information relating to credit. If you apply for any kind of credit or offer to act as guarantor, we may disclose your personal information to, or collect personal information about you from, a credit reporting body. This information is used for the purpose of determining your eligibility for credit, and we may process the information to create an unsuitability assessment or other ratings of your suitability for credit. Credit reporting bodies may include your personal information in reports that they provide to credit providers to assist those providers in assessing your credit worthiness (such as when you have applied for a loan from the provider).

The credit reporting bodies we deal with are:

For Australia:

Illion

Phone: 13 23 33

Website: www.illion.com.au

Experian

Phone: 1300 783 684

Website: www.experian.com.au

Equifax

Phone: 13 83 32

Website: www.equifax.com.au

For contact details and information on how credit reporting bodies manage credit related personal information, please see their privacy policies available via the links above. Credit reporting bodies offer a service to credit providers wishing to send direct marketing material about credit services to individuals. This is called “credit pre-screening”. You have the right to request that the credit reporting bodies do not use your information for this Policy. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites noted above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

The Privacy Act and the Credit Reporting Code limit what we can do with the information we obtain from a credit reporting body. Generally, it can only be used in relation to the consumer credit products you hold through us. For example, if you fail to meet your payment obligations in relation to consumer credit, or commit a serious credit infringement, we may be entitled to disclose this to a credit reporting body.

7. Kinds of credit eligibility information that we hold



The kinds of credit eligibility information we hold about you, includes credit information (of the kind listed above) that is disclosed to us by credit reporting bodies.

8. How we hold your credit information and credit eligibility information

We understand that the security of your credit information and credit eligibility information is important to you, so we take steps to protect it from misuse, interference, loss and from unauthorised access, modification or disclosure that include:

- training staff on the appropriate handling of personal information;
- restricting access to our computer systems, physical records and premises to authorised personnel; and
- protecting our technology equipment with appropriate security measures such as firewalls and encryption.

We take steps to destroy or permanently de-identify personal information if it is no longer required for any purpose. In the event that we inadvertently come into possession of credit information and credit eligibility information that is not relevant to our functions or activities, we will destroy that information.

9. The kinds of information we obtain from credit reporting information

The kinds of information that we obtain from credit reporting information are your updated identification information such as your name, address and employer, and information about whether or not you have met your obligations with credit providers.

10. Purpose of the collection use and disclosure of credit information and credit eligibility information

We collect, hold, use and disclose your credit information and credit eligibility information so that we can undertake our functions and activities efficiently and effectively. Our functions and activities include purchasing debts from creditors such as banks telecommunication companies and utility providers, recovering debt, or assisting with a loan application or other credit product or solution.

11. Accessing your credit eligibility information

You can request access to your credit eligibility information by submitting a request and a copy of your driver's licence, or another form of government identification to our Resolutions Team. We will provide you with a copy of your credit eligibility information within a reasonable period after the request is made, usually within 30 days. In some cases, we may charge a reasonable fee to provide access to your credit eligibility information, but we will never charge you to make a request. If a fee will apply, we will advise you before we provide access. In certain circumstances we are permitted to withhold or limit access to your credit eligibility information. If this happens, we will inform you of the reasons for this where possible.

12. Seeking correction of your credit information or credit eligibility information



We will take reasonable steps to ensure that your credit information and credit eligibility information is accurate, up-to-date, complete and relevant. If you believe the credit information and credit eligibility information that we hold about you is incorrect, please contact our Resolutions Team. A written response to your correction request will be provided within a reasonable period after the request is made, usually within 30 days. If we are unable to correct your credit information and credit eligibility information, we will advise you of this in writing and provide the reasons.

13. Complaints

If you have any concerns about how we have managed your credit information and credit eligibility information, you can:

- speak with the Collection Officer managing your matter; or
- request to speak with or our Resolutions Team at any time; or
- contact our Resolutions Team directly; or
- contact the relevant External Dispute Resolution scheme (if applicable); or
- contact the Office of the Australian Information Commissioner.

We take complaints seriously and will provide a written response within 30 days.

14. Resolution Team – Contact Details

Phone: (07) 3535 9020

Email: resolutions@pantherafinance.com.au

Fax: (07) 3252 4211

Mail: PO BOX 388, Toowong DC, QLD, 4066

15. Complaints to external bodies

For Australia:

Australian Financial Complaints Authority

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Postal Address: GPO Box 3, Melbourne VIC 3001

Office of the Australian Information Commissioner

Phone: 1300 363 992

Website: www.oaic.gov.au

16. Overseas disclosures of your personal information

Like most businesses, we may need to disclose certain information to overseas recipients from time to time to perform certain functions and activities. We take the necessary steps to ensure that personal information is protected when it is disclosed overseas. We may disclose your information



to our clients, contractors or service providers in overseas countries including (but not limited to) New Zealand (for those not in New Zealand), Australia (for those not in Australia) and the Philippines. If we have reason to believe that you are located overseas, we may disclose your information to our overseas agent in that country to assist us in performing our functions and activities.

17. Changes to this policy

This Credit Reporting Policy will be reviewed on an annual basis. The current version will be published on our website.