



## Credit Reporting - Statement of Notifiable Matters

### About this statement

This statement complements our Privacy Policy and our Privacy Consent Notice and 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. We will send you a copy of this statement upon request.

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

### Privacy Policy

Our Privacy Policy is available in the Privacy section of our website: [www.safefinancial.com.au/privacy](http://www.safefinancial.com.au/privacy). 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
- the entities outside Australia to which we are likely to disclose your credit information and the countries where they are located.

You can access the information held about you or request correction of that information by contacting our Privacy Officer, whose contact details are set out in our Privacy Policy.

### 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. It can also cover information about you as a guarantor of a loan or as an insured party under a credit-related insurance policy.

### Credit reporting bodies and your personal information

Credit reporting bodies are allowed under the Privacy Act and the CR 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 creditworthiness (such as when you have applied for a loan from the provider).

The credit reporting bodies we deal with are:

- Equifax, whose privacy policy is at [www.equifax.com.au](http://www.equifax.com.au);
- Equifax New Zealand, whose privacy policy is at [www.equifax.co.nz](http://www.equifax.co.nz) ;
- illion Australia Pty Ltd, whose privacy policy is at [www.illion.com.au](http://www.illion.com.au); and
- Experian, whose privacy policy is at [www.experian.com.au](http://www.experian.com.au).

For contact details and information on how credit reporting bodies manage credit-related personal information, please see their privacy policies on their websites - see links above.

### **Reporting defaults to Credit Reporting Bodies**

If you fail to meet your payment obligations in relation to consumer credit or commit a serious credit infringement, we may be entitled under the Privacy Act to disclose this to a credit reporting body. Any such report by us may affect your ability in the future to be able to obtain further credit. A record of your failure to meet your payment obligations in relation to consumer credit or the fact that you have committed a serious credit infringement will normally remain on your credit file for a period of up to five (5) years (seven (7) years in the case of a serious credit infringement). Further details of how each credit reporting body we deal with handles default information we provide them can be obtained on their websites - see links above.

### **Credit Enquiries and Credit Scores**

We draw your specific attention to the fact that each time we disclose your personal information to a credit reporting body, that personal information will be recorded on your credit file and available to others who are authorised to access the credit file held by the credit reporting body. It may also impact any credit score the relevant credit reporting body has determined in relation to you.

The website and privacy policy of each credit reporting body contains information about how your credit-related personal information is managed and any credit scoring systems utilised to assess your creditworthiness, including information on matters that may impact your credit score. This is important information that you should read.

### **Other Matters**

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 purpose. 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 CR 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.

*This Statement of Notifiable Matters is current as of 25 February 2025.*