

CREDIT PROVIDER POLICY

This credit provider policy sets out how WINconnect Pty Ltd (**WINconnect**) (ACN 112 175 710) and its related bodies corporate (together “**we**” or “**us**”) manages credit related information in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**). It applies in addition to our Privacy Policy and Collection Statement which deals with our handling of personal information generally.

1. What credit related information do we collect?

We may collect and hold credit related information about you that is permitted under the Privacy Act including:

- Your name, contact details and other relevant identification information;
- Your credit history, including any repayments or late repayments you have made;
- Your credit score that a credit reporting body provides to us;
- Payment plan details;
- Personal insolvency information; and
- Default information or credit related court proceeding details.

2. How do we collect your credit related information?

We may collect this information from you or from third parties, including from credit reporting bodies such as Equifax Pty Limited.

3. Why do we need your credit related information?

We may use this information in order to:

- Provide our products and services to you;
- Manage your account;
- Carry out credit checks or otherwise assess your creditworthiness;
- Manage credit arrangements;
- Collect payments that you owe us;
- Deal with and assess your applications, enquiries and concerns (including in relation to financial hardship);
- Respond to any access or correction requests that you make to us; and
- Comply with legal or regulatory requirements.

4. Who do we disclose your credit related information to?

We may disclose your information to:

- Service providers who have been contracted to provide administrative, auditing, accounting, credit management, debt collection, legal, banking, payment or other services;
- Credit reporting bodies such as Equifax Pty Limited; and
- Government and regulatory authorities (where required or authorised by law).

5. How we store your credit related information

We take reasonable steps to ensure the personal information we hold is protected from misuse, interference and loss and from unauthorised access, modification or disclosure. We hold credit related information electronically and in hard copy form.

6. Accessing your credit related information

You can ask us to access the credit related information we hold about you. We will, upon your request, and subject to any exemptions under law, provide you with access to the information. We will need to first identify you and know the type of information you require access to. We will endeavour to deal with access requests within 30 days. We may charge for our reasonable costs incurred in giving access to the information. If we deny access to any part of the information that is requested, we will notify you of our reasons in writing and how you can complain.

7. Correcting your credit related information

You can ask us to correct the credit related information we hold about you and we will correct it if we are satisfied it is inaccurate, out of date, incomplete, irrelevant or misleading. We will need to verify your identity before making any corrections or changes to this information. If you wish to update or correct your credit related information, please contact us at the details set out at item 8 below. If we cannot accommodate your request, we will notify you in writing of our reasons and explain how you can complain.

8. How to contact us or complain about our handling of your information

For all queries, requests and information about our Credit Provider Policy or our management of your credit related information please contact our Privacy Officer on the following details:

Address:

WINconnect Pty Limited
PO Box 217
Hawthorn VIC 3122

Telephone: 1300 791 970

Email: enquiries@winconnect.com.au

Complaints to WINconnect

If you wish to make a complaint about our handling of your credit related information, please contact us on the details set out above. We will investigate your complaint and endeavour to provide you with a response within 30 days of receipt of your complaint. If you are not satisfied with our response, then you may lodge a formal complaint with the Office of the Australian Information Commissioner (www.oaic.gov.au).

8. Updates to our Credit Provider Policy

We may amend or replace our Credit Provider Policy from time to time. Any changes to this Credit Provider Policy will be published on our website.