

COOGANS

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PRIVACY AND CREDIT REPORTING POLICY

In this privacy policy unless the contrary intention appears:

Us, We or Our means Coogans Group Pty Ltd trading as Coogans Tasmania.

You or Your means the customer.

Our Premises means 231 Main Road, Derwent Park, Tasmania 7009.

INTRODUCTION

We are bound by the Privacy Act 1988 (Cth) (**the Privacy Act**).

On 12 March 2014:

- a) 13 Australian Privacy Principles (**APPs**) replaced the existing National Privacy Principles (**NPPs**) in the Privacy Act; and
- b) a new Part IIIA was inserted into the Privacy Act to allow for more comprehensive credit reporting. The changes are designed to provide a more complete picture of Your credit profile and give financial institutions information to help them make a more informed decision about credit applications.

1. Aim

We are committed to complying with Our obligations under the Privacy Act (including the APPs). Our staff are trained to protect Your personal information in accordance with Our policies, procedures and systems.

2. Policy

This policy outlines how We will manage and secure Your personal information. It also describes the kinds of personal information that We hold and for what purposes, and how that information is collected, held, used, and disclosed.

This policy is easy to access and is available on Our website at www.cooganstas.com.au.

You may request a copy of this policy by contacting the Privacy Officer in accordance with paragraph 15 of this policy.

Please read the policy before You provide Us with any personal information.

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3. What type of personal information do We collect and hold?

General Information

The types of personal information We may collect and hold about You may include:

- a) name, postal address, email address; telephone numbers, sex; date of birth.
- b) employment and income details.
- c) drivers' licence number.
- d) Centrelink identification number.
- e) marital status.
- f) drivers' licence number.
- g) car registration number.
- h) real estate agents name & phone number.
- i) billing and payment details.
- j) any complaint details.
- k) name, address, and phone number of 2 contacts.
- l) credit information such as details relating to credit history, credit capacity, and eligibility for credit.

Credit reports

When You apply for credit, we need to know if You will be able to meet repayments under Your credit contract with Us. As such, we need to obtain a credit report about You.

Credit reports contain information about Your credit history which help Us to assess Your credit application, verify Your identity and manage the accounts You hold with Us. Credit reporting bodies can collect and disclose this information with Us and other credit providers in certain circumstances, including when You make an application for credit or when We seek to help You avoid defaulting on Your credit obligations.

The Privacy Act limits the information that credit providers can disclose about You to credit reporting bodies, as well as the ways in which credit providers can use credit reports.

Credit information

In order to assess Your creditworthiness, we may collect information about You from, and give it to, credit reporting bodies. This information may include:

- a) Your *identification information* (including Your full name, an alias or previous name; date of birth, sex, Your current or last known address, 2 previous addresses (if any), name of current or last known employer and drivers licence number).
- b) Your *consumer credit liability information* (including certain details relating to Your consumer credit such as the name of the credit provider, whether the credit provider has an Australian Credit Licence, the type of consumer credit, the day on which the consumer credit was entered into and terminated, certain repayment terms and conditions and the maximum amount of credit available).

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- c) Your *repayment history information* (including whether or not You have made monthly payments and when they were paid)
- d) an *information request* (e.g., where a credit provider has asked a credit reporting body for information in relation to a credit application, including the type and amount of credit applied for)
- e) Your *default information* (including information about Your payments being overdue)
- f) Your *payment information* (including if a credit provider has disclosed default information about You to a credit reporting body and the overdue amount is paid, a statement that the payment has been made).
- g) Your *new arrangement information* (including if a credit provider has disclosed default information to a credit reporting body about You and Your consumer credit contract is varied or replaced, a statement about this).
- h) *court proceeding information* (i.e., an Australian court judgment relating to Your credit);
- i) Your *personal insolvency information*.
- j) *publicly available information* that relates to Your activities in Australia and Your creditworthiness; and
- k) *serious credit infringement* information (i.e., a record of when a credit provider reasonably believes that You have committed a serious credit infringement (such as fraud).

Please note that information We obtain from credit reporting bodies or information We derive from such information is known as **credit eligibility information**.

4. Collecting Your information

Personal information

We collect Your personal information so that We can perform Our functions and activities.

We will, if it is practicable and reasonable to do so, collect personal information directly from You. This may happen when You give Us personal information over the telephone, face to face, via email or through Our website.

We may also collect information about You from other sources where it is necessary to do so. This may include accessing information about You that is publicly available on the electoral roll, telephone directories and other websites etc.

If You do not provide Your personal information to Us, we may not be able to:

- a) provide You with the product or service You want.
- b) verify Your identity; or
- c) manage Your account.

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Credit information

We will collect Your credit information from details included in Your credit application. This may happen in paper form, electronic form or over the telephone.

We may also collect credit information from the following third parties:

- a) credit reporting bodies if We request a report about Your credit history.
- b) other credit providers if We request information from them about the products, they provide to You; and
- c) debt collecting agencies.

We may collect information from You because We are required by an Australian law or court/tribunal order to collect that information. The *National Consumer Credit Protection Act 2010* (Cth) requires credit providers like Us to make inquiries into the financial situation, needs and objectives of individuals who apply for credit. This is to ensure that We have enough information to make an informed decision about whether the individual can afford the credit they are applying for.

5. Purposes for collecting, holding, using, and disclosing information

We collect, hold, use and disclose Your personal information (including credit information) for the following purposes:

- a) to assess Your creditworthiness for providing or extending credit.
- b) to consider Your request for a product or a service.
- c) to enable Us to provide You with a product or a service.
- d) to process Your credit application.
- e) to inform You about other products and services that may be of interest to You.
- f) billing purposes.
- g) to assist with debt collection/skip tracing.
- h) to consider hardship requests.
- i) to arrange payment plans.
- j) to manage accounts and perform administrative and operational tasks.
- k) for product warranty, claim and repair purposes.
- l) to freight goods.
- m) to enable a Tradesperson or business other than Us to install goods.
- n) marketing (direct, indirect, inbound, and outbound) purposes.
- o) to assist in arrangements with other organisations
- p) to collect overdue payments.
- q) dispute resolution purposes.
- r) to manage and deal with any possible legal actions.
- s) as required by any applicable laws, regulations, or codes of practice.
- t) IT system management & maintenance.
- u) insurance claims

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6. Use and disclosure of personal information

Personal information We hold about You that was collected for a particular purpose will not be disclosed for another purpose unless:

- a) You have consented to the use or disclosure of the information for another purpose; or
- b) the access, use or disclosure is otherwise permitted under the Privacy Act.

Where your personal information is disclosed, we will seek to ensure that information is used, held, and disclosed consistently with the Privacy Act and any other applicable laws.

We do not disclose any of Your information (including credit information) to any overseas organisations or entities.

7. Cookies

Cookies are small data files which are placed on your computer by web servers when you visit certain websites. This website uses cookies to allow us to identify regular visitors and collect information about your usage of the website. They do not collect nor store any personal information. Cookies in and of themselves do not personally identify users, although they do identify a user's browser. Most browsers are set to accept cookies automatically. However, you can turn off the 'Save Cookies' function or set your browser so that it informs you whenever cookies are transmitted.

8. Use and disclosure of credit information

We will not use or disclose credit information unless the use or disclosure is permitted under the Privacy Act.

We may disclose information about You to third parties, including:

- a) credit reporting bodies if You are applying for credit or You have obtained credit from Us.
- b) credit providers.
- c) debt collection agencies; and
- d) our legal representatives.

As outlined above, we may disclose credit information to one or more of the following credit reporting bodies. The credit reporting bodies We use are outlined below.

Experian Australian Credit Services Pty Ltd
Ph: 1300 784 684
Mail: Level 6, 549 St Kilda Road, Melbourne, 3004
Email: creditreport@au.experian.com

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Tasmanian Collection Service

Ph: 03 6213 5555

Mail: PO Box 814H, Hobart TAS 7001

Email: enquiries@tascol.com.au Web: www.tascol.com.au

National Collection Services

Ph: 1300 888 758

Mail: GPO Box 1635, Brisbane, QLD 4001

Email: admin@relrec.com.au

Each of the above credit reporting bodies has a credit reporting policy about how they deal with Your credit information. For more information, or to request a copy of their credit reporting policy, you can contact them directly.

9. Direct marketing

We may use or disclose Your personal information for direct marketing purposes. However, you can contact Our Privacy Officer in accordance with paragraph 15 at any time to let Us know that You do not want to receive marketing material from Us.

You may opt-out of receiving any more marketing or promotional literature.

All Our marketing correspondence will display a clearly visible and user-friendly opt-out tick box. We may imply consent to receive marketing material if You do not tick the opt-out box.

If You request to no longer receive direct marketing material, we will process Your request within a reasonable period after the request is made.

A credit reporting body may use credit information it collects about You to pre-screen You for direct marketing at the request of a credit provider. The credit reporting body uses this information to assess whether You are eligible to receive direct marketing from the credit provider. You can ask the credit reporting body not to do this.

10. Quality of personal information

We must take reasonable steps to ensure that any personal information (including credit information) We collect, use, or disclose is accurate, complete, up-to-date, and relevant to Our functions or activities.

If You believe that your personal information is not accurate, complete, or up to date, please contact the Privacy Officer in accordance with paragraph 15 of this policy.

11. Security of personal information

We store Your personal information (including credit eligibility information) in different ways, including in paper and electronic form.

We treat all personal information as confidential. We will take all reasonable steps to ensure personal information is protected from:

- a) misuse, interference, and loss; and
- b) unauthorised access, modification, and disclosure.

Some of the ways We do this are:

- a) storing electronic documents, records, and information within Our secure computer system, which is located behind a firewall.
- b) making access to personal information only available to approved users with a username and password log in facility.
- c) using secure methods of communication.
- d) using antivirus, anti-spyware, and https protocols where possible.
- e) using back-up and recovery systems; and
- f) storing hard copies of personal information on Our Premises in secure areas with restricted access.

If We no longer need Your personal information for any purpose, we will take reasonable steps to destroy or permanently de-identify the information, unless:

- a) the information is contained in a Commonwealth record; or
- b) We are required by law, or a court/tribunal order, to retain the information.

12. Access to personal and credit information

You can access Your personal information (including credit eligibility information) unless an exception in the Privacy Act applies.

You can request access to Your personal information and credit information by contacting Our Privacy Officer in accordance with paragraph 15 of this policy.

We will need to verify your identify before giving You access.

We will:

- a) respond to Your request within a reasonable time (usually within 30 days); and

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b) give You access to Your information in the manner You request, provided it is reasonable and practical to do so.

Depending on the nature of the request, we may charge You a small fee for giving You access.

In some instances, we may not be able to provide the information requested. If this occurs, We will:

- a) take such steps as are reasonable to give access in a way that meets Our needs as well as Yours.
- b) provide You with written reasons for the refusal provided it is reasonable to do so; and
- c) provide You with the mechanisms available to complain about the refusal.

If You request access to credit eligibility information, We must:

- a) take reasonable steps to provide an accessible means for You to obtain access to the information.
- b) provide access within 30 days of the request (unless unusual circumstances apply);
- c) make the information clear and accessible.
- d) provide reasonable explanations and summaries of the information; and
- e) ask You to check with credit reporting bodies what information they hold about You to ensure that You have access to the most up-to-date information.

If We refuse to give You access to any credit eligibility information, we will give You a written notice that:

- a) sets out the reasons for the refusal provided it is reasonable to do so; and
- b) States that, if You are not satisfied with the response to the request, you may complain to Our external dispute resolution scheme or the Office of the Australian Information Commissioner.

13. Correction of personal information

If You think any personal information (including credit information) We hold about You is incorrect, inaccurate, out-of-date, incomplete, irrelevant, or misleading, you may request Us to correct the information by contacting the Privacy Officer in accordance with paragraph 15 of this policy.

We will need to verify your identify before correcting Your information.

We must take reasonable steps to correct that information to ensure that, having regard to the purpose for which it is held, the information is accurate, up-to-date, complete, relevant, and not misleading. If:

- a) We correct personal information (including identification information) that has been disclosed to another entity; and
- b) You request that We notify the other entity of the correction,

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We will take such steps (if any) as are reasonable in the circumstances to give that notification unless it is impracticable or unlawful to do so.

If We refuse to correct the personal information, then We will provide You with:

- a) written reasons for the refusal provided it is reasonable to do so; and
- b) the mechanisms available to complain about the refusal; and

We will respond to Your requests to correct personal information within a reasonable time (usually within 30 days).

14. Correction of credit information

We must do some additional things if You ask Us to correct credit information.

We will take reasonable steps to correct Your credit information within 30 days from the day on which the request is made (or such longer period as You have agreed in writing).

Where necessary to resolve the correction request, we will consult other credit reporting bodies or credit providers.

We do not charge You a fee for making a request to correct information.

If We correct credit information that We have previously disclosed to a third party, we will give each recipient of the information written notice of the correction within a reasonable period, unless it is impracticable and unlawful to do so.

If We correct Your credit information, we will provide You with a written notice of the correction within 5 business days.

If We refuse to correct the credit information, then We will provide You with a written notice that: a) states that the correction has not been made.

- b) sets out the reasons for the refusal provided it is reasonable; and
- c) States that if You are not satisfied with the response to the request, you may access Our external dispute resolution scheme or make a complaint to the Office of the Australian Information Commissioner.

15. Anonymity

You have the option to remain anonymous, or to use a pseudonym when dealing with Us where it is lawful and practical to do so.

16. Complaints or disputes

- a) If you have any issues about the way, we handle your personal information after reading this policy; or

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- b) you become aware of a potential breach of your privacy; or
- c) wish to make a complaint, please contact Our Privacy Officer as set out below.

Complaints are to be directed to:

Privacy Officer – Compliance Manager, Christopher Brown

Ph: 03 6233 1888

Email: finance@cooganstas.com.au

If Our Privacy Officer is unable to resolve the matter, it will be escalated (internally or externally) as appropriate to facilitate resolution.

If You are not satisfied with the outcome of Our investigation, the complaint may be taken to the following external dispute resolution scheme of which We are a member:

Australian Financial Complaints Authority

Ph: 1300 931 678

Email: info@afca.org.au

Web: www.afca.org.au.

Alternatively, you may take the complaint to:

The Office of the Australian Information Commissioner (**OAIC**)

Ph: 1300 363 992

Fax: 02 9284 9666

GPO Box 5218, Sydney NSW 2001

Email: enquiries@oaic.gov.au

Web: www.oaic.gov.au

Additional considerations for managing complaints about credit information

If Your complaint relates to how We have handled Your access and correction requests, you may take Your complaint directly to:

- a) Our external dispute resolution scheme; or
- b) OAIC.

If You make a complaint about credit information (other than access or correction requests), We will give You a notice letting You know how We will deal with it within 7 days.

If a decision about the complaint cannot be made within 30 days, we will ask You for an extension of time to resolve the complaint.

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A decision must be made in relation to the complaint within 30 days or longer period agreed to by You in writing. If You have any concerns, you may complain to Our external dispute resolution scheme or the OAIC.

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