

CREDIT REPORTING POLICY**OVERVIEW**

APVC Finance Pty Ltd (Trading as Premier Financing), ACN 098 014 996, ('we', 'us', 'our') collects information about you for the purposes you agree to in the Privacy Disclosure Statement and Consent contained in the Loan Application Form. When you sign the consent form, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

TYPES OF CREDIT INFORMATION

We collect, hold, use and disclose the following types of credit information:

- your name (including any aliases), date of birth, gender, address, name of your employer, and if you hold a driver's licence - your driver's licence number;
- consumer credit liability information including the name of the credit provider, type and maximum amount of credit available, certain repayment terms, the day on which the consumer credit is entered into and the date that it is terminated or otherwise ceases;
- statement by a credit provider requesting information from a credit reporting body (CRB) in relation to an application for credit by you;
- record of your repayment history including whether or not you have made monthly repayments and when they are paid;
- record of your payments owed to credit providers in connection with credit provided to you that are overdue for more than 60 days, and if you subsequently repay any such overdue payment, a record of that repayment;
- statement that your credit contract is varied or replaced by a credit provider in relation to credit provided to you;
- publicly available information about you relating to your activities in Australia and your creditworthiness including court proceedings information and personal insolvency information;
- administrative information in relation to credit provided by us such as your customer or account numbers; and
- summaries, evaluations, scores and ratings that we or a CRB derives wholly or partly based on the information listed above.

We collect credit information about you in various ways including when you or persons acting on your behalf provide such information directly to us (such as on loan applications) or where provided by CRBs and other credit providers. Your credit information is stored in physical and electronic forms on our systems and protected by procedural and security safeguards including data encryption and restricted access to appropriately trained staff.

PURPOSE

We are collecting credit and personal information (information) about you, as applicable:

- To provide you, or a company of which you are a director, with:
 - Consumer credit for personal, household, domestic or residential investment purposes; or
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- In relation to a guarantee you will provide.

We require the information we collect from you, or your broker on your behalf, to assess your credit or guarantor application or the credit application of a company of which you are a director, source any required insurances and to manage any credit contract that results. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

COLLECTION AND DISCLOSURE TO CREDIT REPORTING BODIES

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to manage any credit contract that results.

We may:

- Disclose your information to Veda Advantage Ltd (a) credit reporting body/bodies (CRB)
- Use information the CRB provides to assist us to assess your credit or guarantor application
- Disclose your credit information to your introducer to assist in the application process
- Provide the CRB with your repayment history
- Notify the CRB of any overdue payments, provided they are more than 60 days overdue, we have attempted to collect the payment and we have notified you of our intention to do so
- Notify the CRB of a serious credit infringement if we have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us
- We will only do this if we have not been able to contact you over a 6 month period
- Ask the CRB to assess your eligibility to receive direct marketing material from us

The CRB may include your information in reports to other credit providers to assist them in assessing your credit worthiness. The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Policy and is not disclosed to any other person except with your permission or as permitted, or required, by law.

YOUR RIGHTS

You have the right to ask:

- us to provide you with all the information we hold about you
- us to correct the information we hold if it is incorrect
- us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- the CRB not to use your information for direct marketing assessment purposes, including pre-screening
- the CRB not to use, or disclose, your information if you have reasonable grounds to believe you have, or will be, a fraud victim
- the CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 1800 446 513 or email at +consumerfinance@apvcfinance.com.au. In some cases an administration fee may be charged to cover the cost of providing the information.

A copy of our Privacy Policy will be provided to you if you should request one.

You can contact the CRB by email at assist.au@veda.com.au, phone; 1300 921621 or writing to Customer Relations, PO Box 964, North Sydney, NSW 2059