# Credit Policy

99 Risks Pty Ltd is committed to respecting the privacy of your personal information.

This policy applies in addition to our Privacy Policy and sets out our personal information management practices relating to personal information obtained from credit reporting bodies and certain other consumer credit-related personal information described below (“credit-related personal information”). 99 Risks Pty Ltd handles credit-related personal information in the context of commercial credit rather than consumer credit arrangements. For example, information about consumer credit worthiness may be handled where 99 Risks Pty Ltd provides trade credit to sole traders, or individuals provide personal guarantees.

References to “Us”, “We” and “Our” are references to 99 Risks Pty Ltd and references to “You” or “Your” are references to you the individual whose personal information we handle.

## 1. Information collected

We may collect, hold and disclose any types of credit-related personal information about you permitted under the Privacy Act, including:

1. your name, sex, date of birth, driver's licence number, employer and three most recent addresses;
2. the fact that you have applied for credit and the amount and type of credit and credit limit;
3. confirmation of previous information requests about you to credit reporting bodies (CRBs) made by other credit providers and credit insurers;
4. details of your credit providers;
5. start and end dates of credit arrangements;
6. certain terms and conditions of credit arrangements;
7. permitted payment default information, including information about related payment arrangements and subsequent repayment;
8. information about serious credit infringements (e.g. fraud);
9. information about adverse court judgments; publicly available information about the your credit worthiness;
10. certain insolvency information from the National Personal Insolvency Index; and
11. any credit score or credit risk assessment indicating a CRB's or credit provider's analysis of your eligibility for consumer credit.

Where we collect credit-related personal information about you from a CRB, we may use that information to produce our own assessments and ratings in respect of your credit worthiness.

The credit-related personal information may include information about your arrangements with other credit providers as well as with us.

We collect credit-related personal information from you and from our records of your account activity and interactions with us (including email, telephone and online interactions). There are also certain situations in which we may collect this information about you from someone else. For example we may collect information from third parties including CRBs, other credit providers, public sources, our related companies, your organisation, your representatives and information service providers.

## 2. Use and disclosure of information

We may exchange credit-related personal information with CRBs to, assist those bodies to maintain information about you to provide to credit providers and other permitted parties for credit assessments. For example, we may report to a CRB where a guarantor defaults on their obligations in certain circumstances. We may use and disclose credit-related personal information collected from CRBs where permitted by law, including to:

1. assess a credit application made by you or an application to be a guarantor;
2. manage credit;
3. collect overdue payments;

4. assign debts; and
5. create assessments and ratings of your credit worthiness.

We may exchange your credit-related personal information with debt collection agencies, other credit providers, credit insurers, debt buyers, your guarantors and persons authorised by you. We may also collect, use and disclose credit-related personal information for the purposes and to the parties described in our Privacy Policy, where permitted by law.

Third parties to whom we disclose credit-related personal information may be located in Australia and other countries.

## 3. Accessing and updating your personal information

If you need to access or correct any credit-related personal information we hold about you, please contact us using the "Contact Details" set out below. We request that you provide us with as much detail as you can about the particular information you seek, in order to help us retrieve it. An access fee may be charged to cover our costs of providing that information to you. In certain circumstances, we may not be required by law to provide you with access or to correct your credit-related personal information. If that is the case, we will give you our reasons for that decision. Where we decide not to update your credit-related personal information, you can request us to attach to the personal information a statement of the update sought.

We take reasonable steps to make sure that the personal information we collect, use and disclose is accurate, complete and up-to-date.

## 4. Security of personal information

We take reasonable steps to protect the credit-related personal information we hold from misuse, interference and loss and from unauthorised access, modification or disclosure. This protection applies in relation to information stored in both electronic and hard copy form. We hold this information both at our own premises and with the assistance of our service providers.

## 5. Contact details

If you have any questions or feedback about privacy, or wish to make a complaint about the way in which we have handled your credit-related personal information, please contact our office at contact@99risks.com. We take your privacy concerns seriously. Where you express any concerns that we have interfered with your privacy, we will respond to let you know who will be handling your matter and when you can expect a further response.