



## **PRIVACY POLICY AND CREDIT INFORMATION HANDLING POLICY – ELANTIS PREMIUM FUNDING**

This Policy is the Privacy Policy and Credit Information Handling Policy of Elantis Premium Funding Limited ABN 20 002 543 606 trading as Elantis Premium Funding ( we, us, our) and explains how we collect, store, use and disclose personal information (including credit-related information) and your rights to access and correct that information or make a complaint in relation to our handling of that information.

If you have any questions relating to this Policy, or you would like the current version (in the event that since the issue of this version, the Policy has been changed), please visit the Elantis Premium Funding website at [www.elantis.com.au](http://www.elantis.com.au) or contact Elantis' Privacy Officer whose details are located on the last page of this document.

Under the Privacy Act “personal information” means information or an opinion about an identified individual (or an individual who is reasonably identifiable) regardless of whether the information or opinion is true, and regardless of whether the information or opinion is recorded in a material form or not.

In this Policy “credit-related information” means credit information, credit eligibility information (as those terms are defined in the Privacy Act) and similar information relating to credit worthiness. Credit-related information includes (but is not limited to) information regarding identification, information regarding your application with us, and credit reporting information that we obtain from credit reporting bodies or which we derive from such reporting information.

### **1.1 TYPES OF PERSONAL AND CREDIT INFORMATION COLLECTED**

We only collect personal information if it is necessary for one of our functions or activities. The types of personal information (including credit-related information) we collect and hold, and where it comes from, will depend on the type of product or service we provide to you and the reason why we have collected it. Information will generally be collected or provided to us in an application for a loan or any supporting documentation and may include:

- details of your identity (including name, gender, address (and previous addresses), birthdate, employment details and driver's license number);
- information about your application for consumer or commercial credit from us or information about finance we have provided to you;
- a credit report about you from a credit reporting body which contain information about you which assists us to assess your application, including information about your credit history with other credit providers, and evaluations of your creditworthiness; and
- Information specific to the loan such as your financial details together with transaction information relating to any product or service we provide to you, such as details of payments and your credit history. If necessary, we may collect information about your health and other sensitive information, but we will obtain your consent before doing so.

### **1.2 HOW WE COLLECT, HOLD AND STORE PERSONAL INFORMATION**

Where it is reasonable and practicable to do so, we collect personal information (including credit - related information) about you from you, but sometimes we need to collect personal or credit-related information about you from third parties which include:

- credit reporting bodies;
- your past or present employer;
- your accountant or solicitor;

- your insurance broker or other insurance representatives; and
- government department(s).

Sometimes we will need to collect personal information about other people from you. When we do this we will require you to make such people aware of your disclosure of such information to us, and our collection of it, and will require you to provide them with the privacy collection statement we gave to you on our collection of your information as well as making them aware of this Policy.

We will take all reasonable steps to ensure that the personal information and credit information that we hold is protected from misuse, loss, unauthorised access, modification or disclosure by ensuring that this information is held on secured premises and that information stored on our information technology systems is stored secure servers in controlled facilities and that information stored within our computer systems can only be accessed by those entrusted with authority and computer network password sanctions. We have in place security measures to reasonably protect against the loss, misuse and alteration of personal information under our control.

Some personal information and credit- related information is kept by Elantis Premium Funding for a number of years to comply with legal requirements. Any personal information that is no longer needed is disposed of in a secure manner or is de-identified.

### 1.3 WHY WE COLLECT, HOLD AND USE PERSONAL INFORMATION

Elantis Premium Funding collects your personal information for a number of purposes. These include:

- to process, assess and verify your application for finance (including to form decisions as to whether to provide you, or an entity associate with you, with credit or accept you as a guarantor);
- to evaluate and monitor credit worthiness;
- to comply with our obligations under law, including under including the *Anti-Money Laundering and Counter-Terrorism Financing Act*, the *Privacy Act*, the *Income Tax Assessment Act* and the *Credit Reporting Privacy Code* ("CR Code");
- to provide, administer and manage the products or services we provide including undertaking debt recovery and enforcement activities;
- to provide you with information about other products or services and relevant marketing offers that may be of benefit to you including through direct marketing, market research, and the processing or creation of other marketing information; and
- to facilitate our internal business operations, including updating internal databases, conducting consumer satisfaction surveys, fulfilling regulatory and legal requirements and system testing.

You can elect not to provide us with your personal information however it will affect our ability to provide you with, and administer, our products and services.

### 1.4 WHY WE DISCLOSE PERSONAL INFORMATION

We may use or disclose personal information held about an individual for the primary purpose for which it is collected (as set out in section 1.3 of this Policy). We may disclose your information to:

- our agents, consultants, auditors, contractors, contracted staff or service providers that provide financial, legal, administrative or other services in connection with the operation of our business;
  - mailing houses, document and archiving service providers, financial institutions and lawyers,;
  - finance or banking industry reference bodies;
  - our local and overseas related entities who share access to our databases;
  - government agencies including the Australian Taxation Office, as part of our regulatory or statutory obligations;
  - law enforcement agencies, where the law requires or permits us to do so or where we suspect unlawful activity;
  - credit reporting bodies and debt collection agencies;
  - another person or entity, where we have collected your information from that person or entity; and
  - your agent(s),
- or otherwise with your consent.

We may disclose your personal information or credit information, to organisations located overseas but only if such transfer is permitted by the Australian Privacy Principles (for example if we need to comply with foreign legal or regulatory requirements). It is not generally likely that we will disclose personal or

credit-related information overseas. However, if we disclose this information outside of Australia, we will do so in the basis that the information will only be used for the purposes set out in this Policy.

## **1.5 CREDIT REPORTING AND CREDIT INFORMATION PRIVACY**

The way in which Elantis Premium Funding collects, holds, stores, uses and discloses credit-related information about you is similar to the ways in which we collect, hold, store, use and disclose other personal information. The types of credit-related information that Elantis Premium Funding collects about you is detailed in the introduction to this Policy and section 1.1 of this Policy. In addition we will:

- either collect that information from you directly, or we will obtain it through third parties or the credit reporting system as set out in section 1.2 of this Policy;
- use that information for several purposes, as detailed in Section 1.3 of this Policy; and
- disclose that information for several purpose and to several people as detailed in Section 1.4 of this Policy.

We participate in the credit reporting system. If you apply for credit with us, we may request a credit report about you from a credit reporting body. These credit reports contain information about you which assists us to assess your application, including information about your credit history with other credit providers.

Credit reporting bodies can provide credit providers with credit reports in certain circumstances, including when an individual makes an application for credit, or when a credit provider is seeking to help an individual avoid defaulting on their credit. Credit reports are designed to assist credit providers to accurately assess an individual's ability to repay credit.

To request a credit report, we will provide information to the credit reporting body that identifies you, as well as information about your application – including the type and amount of credit you are applying for.

We will often combine the information obtained from a credit reporting body with information that we already hold about you. For example, when we assess your application for credit, we may combine the information you provide on your application with the information contained in your credit report obtained from a credit reporting body to calculate a rating or score. This will determine whether you qualify for the credit you are applying for.

Some information about the credit you hold with us may be disclosed to a credit reporting body so it can be included in your credit report and shared with other credit providers that request a report from that credit reporting body.

We note that:

- Credit reporting bodies may include the information in reports provided to credit providers to assist them to assess your credit worthiness;
- If you believe (on reasonable grounds) that you have been, or are likely to be a victim of fraud , you have a right to request credit reporting bodies not to use or disclose your credit reports they hold about you. You can do this by contacting them directly. If you make such a request, a credit reporting body will not disclose information about you for 21 days. You can request an extension to this period if you believe you are still, or still likely to be, a victim of fraud;
- you may request that credit reporting bodies not use your credit reporting information for the purposes of pre-screening for direct marketing by a credit provider.

The credit reporting bodies that we typically use are Dun & Bradstreet (contact details and privacy policy available at [www.dnb.com.au](http://www.dnb.com.au)) and Veda (contact details and privacy policy available at [www.veda.com.au](http://www.veda.com.au)).

## **1.6 ACCESSING AND CORRECTING YOUR INFORMATION; COMPLAINTS HANDLING AND FURTHER INFORMATION**

You can request access to your personal information and credit-related information, or request that your personal or credit-related information be corrected, by contacting us at the address below. To ensure confidentiality, details of your personal or credit-related information will be passed on to you only if we are satisfied that the information relates to you. A fee will not be charged for an access request, but you may be charged the reasonable expenses we incur (such as search and photocopying costs). We will provide our reasons if we refuse your for access to your personal or credit-related

information.

We will correct personal or credit-related information held if we discover, or you are able to show us, that it is incorrect. If you ask us to correct your personal or credit-related information and we do not agree that it is wrong, we may refuse to change it but we will explain our reasons.

If you have a question about this Policy or wish to make a complaint about the way we have collected, used, held or disclosed your personal or credit-related information, please contact us at the address below. We may need to contact you for further details. If we refuse to provide you with access or correct the personal information held about you by us (in accordance with the Privacy Act), then we will provide reasons for such refusal.

Privacy Officer  
Elantis Premium Funding  
309 Kent Street  
Sydney NSW 2000  
Telephone: 1800 451 111  
Email: [admin@elantis.com.au](mailto:admin@elantis.com.au)  
Website: [elantis.com.au](http://elantis.com.au)

If you have a formal complaint, please make your complaint in writing to our Privacy Officer and a person with appropriate authority will deal with it. For details of the way in which we handle complaints please refer to our brochure, *A Guide to Resolving Complaints*.

If after five business days from registering a complaint, the matter has not been resolved to your satisfaction, you can request to have your complaint referred to Elantis Premium Funding's Internal Dispute Resolution Officer. You may also have recourse to the Financial Services Ombudsman (FOS) or to the Office of the Australian Information Commissioner (OAIC) to have your complaint investigated or resolved if you are not satisfied with the outcome of the internal dispute resolution process.

For more information about how you may lodge a complaint with

OAIC please visit [www.oaic.gov.au](http://www.oaic.gov.au) or contact the OAIC at:  
Office of the Australian Information Commissioner  
GPO Box 2999, Canberra, ACT 2601  
Telephone: 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

FOS please visit [www.fos.org.au](http://www.fos.org.au) or contact the FOS at:  
Financial Ombudsman Service Limited  
GPO Box 3 Melbourne VIC 3001  
Telephone: 1300 78 08 08