



MediPay Privacy and Credit Reporting
Policy
and
Statement of Notifiable Matters

MEDIAPAY PRIVACY AND CREDIT REPORTING INFORMATION POLICY AND STATEMENT OF NOTIFIABLE MATTERS

This Statement of Notifiable Matters, Privacy Policy and Credit Reporting Policy contains important information about how MediPay Holdings Pty Limited ACN 604 221 276 Australian Credit Licence number 474336, MediPay Financial Services Pty Limited ACN 602 847 987 and MediPay Private Pty Ltd ACN 609 043 629 (**MediPay or we or us**) collect, hold, use and disclose your personal information and your credit information.

MediPay's Statement of Notifiable Matters should be read with [MediPay's Privacy Policy](#) and [Credit Reporting Policy](#) below. Our handling of personal and credit information is regulated by the *Privacy Act 1988* (Cth) ('**Privacy Act**') and the *Privacy (Credit Reporting) Code ('CR Code')*. We are also bound by laws such as the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), the *National Consumer Credit Protection Act 2009* (Cth) and any other requirements of regulatory authorities. We may update this policy, so please review our website regularly.

MediPay's Statement of Notifiable Matters

This statement provides information about the credit reporting bodies (**CRBs**) to whom we may disclose your credit information, and information about certain rights you have in relation to your credit information. As part of your MediPay credit application, we collect your personal information, and may disclose it to a CRB to obtain a credit report, and may notify a CRB if you fail to meet your payment obligations, or commit a serious credit infringement. The CRB may include the information in reports it provides to other credit providers to assist them to assess individual's credit worthiness.

You may contact CRBs to obtain their own Credit Reporting Policy, exercise your right to request a CRB not to use your credit reporting information for pre-screening by credit providers, and for direct marketing by a credit provider; and not to use your disclose credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud. The CRBs we use are the following, along with their contact details:

- Equifax Australia – www.mycreditfile.com.au, phone 13 83 32
- illion Australia Pty Ltd – www.checkyourcredit.com.au, phone 13 23 33
- Experian Australia Credit Services Pty Ltd - www.experian.com.au

Information about how we manage your credit-related information, is described in our Credit Reporting Policy, which is available below, or by asking us for a copy. Our policy provides information on our management of your credit information, the countries in which we disclose personal information, and your right to:

- access the credit information we hold on you;
- seek access to, and correction of credit information that we hold on you; and
- complain if you think we breached the credit reporting provisions of the Privacy Act or the CR Code (and how we respond to complaints).

MediPay's Privacy Policy and Credit Reporting Policy

This Privacy Policy and Credit Reporting Policy sets out how MediPay Holdings Pty Limited ACN 604 221 276 Australian Credit Licence number 474336, MediPay Financial Services Pty Limited ACN 602 847 987 and MediPay Private Pty Ltd ACN 609 043 629 (**MediPay or we or us**) collect, hold, use and disclose your personal information and your credit information.

When you provide your personal information to MediPay, we know that you expect us to protect it and keep it safe. This policy sets out how we collect, use, hold, disclose and safeguard your personal information. We are committed to ensuring that at all times your personal information remains private and protected.

What types of "personal information" and "credit information" do we collect and hold?

We collect and hold the following types of personal information from you, throughout the course of our relationship, and from persons you have nominated to supply information:

1. **Identification Information.** This includes your name, address, contact details and date of birth and is needed to identify you and protect against fraud and unlawful activity.
2. **Financial information.** Information required for making credit-related decisions. For example credit reports from credit reporting bodies, loan repayment history, employment information, bank account information, assets and liabilities information, court proceedings and insolvency information.
3. **Sensitive Information.** We may collect sensitive information, which includes health information and information about your religion, racial or ethnic origin, and criminal record. This is usually on a needs to know basis for purposes such as responding to a hardship request.
4. **Credit information.** This is personal information that may influence credit that has been provided to you or that you have applied for. This includes personal credit and business credit. It can also cover information about you as a guarantor of a loan. We collect and hold the following types of credit information or credit eligibility information from you, throughout the course of our relationship, and from a Credit Reporting Body (CRB):

If you apply for credit or give a guarantee, we may ask for identification information (such as your name, address and date of birth). We may collect financial information so that we can assess your credit application, your suitability as a guarantor, or to manage your credit with us. This may include you income and expenses, credit and repayment history, past and present credit types, future existing financial obligations, and default information.

How do we collect personal and credit information?

1. **Directly from you.** This occurs when you complete our online loan application and when you talk to us in person or on the phone. We may record your interactions with us, including your telephone conversations with us and your use of our emails and website.
2. **Electronically.** This occurs through electronic records created when you use our website, tablet or mobile applications. For example information about your location or activity including the date of and time of visits, which pages are viewed, how you as the user navigate through the website and interact with the webpages (including fields completed in form and applications), IP address, telephone number, information about the device used to visit our website and whether you've accessed third party sites.
3. **Third party service providers.** We collect information about you from third parties such as credit agencies, accountants, doctors, dentists, financial institutions, landlords, agents, advisers, brokers and/or employers.
4. **Public information.** We may also collect information about you that is publicly available, for example from public registers or social media.
5. **Credit Reporting Body or lenders.** We may collect credit reports from credit reporting bodies or opinions from other lenders about your creditworthiness.

How do we hold personal and credit related information?

Much of the information we hold about you will be stored electronically in cloud or other types of networked or electronic storage centres. Some information we hold about you will be stored in paper files. If you are considering sending us any personal information through the Website or other electronic means, please be aware that the information may be insecure in transit, particularly where no encryption is used (e.g. email, standard HTTP). All service providers we contract with who may use or hold personal information for us are required to have a Privacy Policy, and comply with the APPs.

How do we use personal information?

We collect, use and exchange your information so that we can

1. establish your identity and assess applications for products and services;

2. price and design our products and services;
3. administer our products and services;
4. manage our relationship with you;
5. manage our risks and help identify and investigate illegal activity, such as fraud
6. contact you, for example if we suspect fraud on our account or need to tell you something important;
7. conduct and improve our businesses and improve the customer experience;
8. comply with our legal obligations and assist government and law enforcement agencies or regulators, and
9. identify and tell you about other products or services that we think may be of interest to you.

We may use credit information to assess your eligibility for credit or to become a guarantor, assist you to manage your repayment obligations, administer failures to repay, assess repayment variations, perform other credit maintenance activities in connection with your credit, comply with our regulatory obligations, prevent fraud, and similar. We may also collect, use and exchange your information in other ways where permitted by law.

Who do we disclose personal or credit information to?

We may disclose certain personal and credit-related personal information with credit reporting bodies (**CRB's**) to notify them about defaults, update credit reporting information, obtain a credit history report and similar.

The CRB's we may use include Equifax Australia (www.mycreditfile.com.au), illion Australia (www.checkyourcredit.com.au) and Experian (www.experian.com.au). You can contact those CRB's or visit their websites to see their policies on the management of credit-related personal information, including details of how to access your credit-related personal information they hold.

We may collect, hold, use and disclose certain personal information and credit-related personal information about you to assess and administer your credit, in default recovery situations, to operate our business and improve our products, to obtain funding and to meet our regulatory obligations. This may include:

- permitted identification information e.g. names, date of birth, gender, most recent addresses, employer, passport and driver's licence details;
- the fact that you have applied for credit and the amount and type of credit;
- the identity of your current and previous lenders;
- records of previous requests made by credit providers to credit reporting bodies for information
- information about you in connection with consumer or commercial credit applications;
- repayment history;
- information about defaults (where repayments over \$150 are more than 60 days overdue, in certain circumstances);
- where those default repayments are no longer overdue, or new payment arrangements have been agreed;
- our or another credit provider's opinion that you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);
- the start and end dates, credit limits and certain terms and conditions of your credit arrangements;
- information about court judgments against you;

- publicly available information relevant to your credit worthiness;
- certain insolvency information from the National Personal Insolvency Index;
- information derived by CRB's from the above information (e.g. assessments and ratings in respect of your credit worthiness); and
- information we derive from the above information (e.g. our own assessments and ratings in respect of your credit worthiness).

We may also share your personal information with organisations who assist in the management and administration of loans and loan applications; other service providers including organisations that provide archival, auditing, debt collection, banking, insurance, marketing, advertising, valuation, mailout services, authentication, document management, technology and data processing services; government bodies including courts and tribunals; persons interested in acquiring or funding us; your employer, executor, administrator, trustee, guardian or attorney; your agents, such as financial or legal advisers.

We may also disclose such information as required by the Privacy Act or any other law.

We store credit-related information with your other information. You can access credit-related information we hold about you, request us to correct the information and make a complaint to us about your credit-related information. If we decline your request, we will notify you of our reasons, and tell you how you can contact our external dispute resolution scheme to complain.

Do we use personal information for marketing?

We will use your personal information to offer you products and services we believe may interest you. These products and services may be offered by MediPay or one of its preferred suppliers. We may offer you products and services by various means, including by mail, telephone, email, SMS or other electronic means, such as through social media or targeted advertising. If you do not wish your personal information to be used or disclosed for the promotional purposes described above, please contact us to express your wish to opt out, or click the "opt out" at the common of any electronic communication.

Requesting access to, or correction of your personal or credit information

You can request access to the personal and credit information we hold about you, and ask for corrections to be made, by contacting us using the contact details set out at the bottom of this Privacy and Credit Reporting Policy. You will not be charged any fees to access your credit-related information if you have not made a request for accessing the information within the preceding 12 months. If you have made an access request within the preceding 12 months, a reasonable cost may be charged.

We are not required to provide you access if we are unable to identify you and in certain circumstances we're allowed to deny your request, or limit the access we provide. For example we might not provide you access to commercially sensitive information. Whatever the outcome, we will communicate our decision to you.

Do we transfer your information overseas?

We may disclose your personal information to overseas recipients in order to provide our services and for administrative, data storage or other business management purposes. The countries to which this information may be disclosed include the United States of America, Canada, United Kingdom and countries within the European Union, Philippines, Singapore and New Zealand.

Electronic Communications

We are an online lender. As a result, we need to communicate with you, and give you prescribed notices electronically (where permitted). This may be by email, or by placing the notice on our portal for your access. You must have the ability to access notices electronically, and print or save the documents or notices. When you consent to us giving you notices electronically, it is important that you are aware of the following:

1. paper documents may no longer be given; and
2. electronic communications must be regularly checked for documents; and
3. consent to the giving of documents by electronic communication may be withdrawn at any time.

Contact us about our privacy and information handling practices

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Privacy Act, please contact our privacy officer at our details at the bottom of this Policy:

We will investigate, and give you our response as soon as possible, and in any event within 30 days. We may ask you for further information. We aim to resolve your concerns in a fair and efficient manner. If you are unsatisfied with our response, you may complaint to our external dispute resolution scheme, the Australian Financial Complaints Authority, or AFCA. **AFCA** provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Contacting us

You may contact us about any privacy related matter at:

Attention: Privacy Officer

e-mail: care@medipay.com.au

Tel: 1800 810 950

Postal: Suite 3, Level 1, 53 Cross Street Double Bay NSW 2028

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