



Furniture and Home Appliance Rentals

# Privacy Policy and Credit Reporting Policy

In this Privacy Policy and Credit Reporting Policy (**Policy**), "Wittenham", "we", "us" and "our" mean Wittenham Pty Ltd (ACN 165 433 894) Australian Credit Licence 448817 and our related bodies corporate from time to time.

We provide this policy in accordance with the Privacy Act 1988 (Cth) (**Privacy Act**), detailing the lawful approach we take in the collection of information in our role as credit providers and in regard to the management and use of all information collected from our potential customers and actual customers, and all subsequent dealings with customer/consumer representatives, credit reporting bodies, and other entities listed in this policy.

To the extent we collect, hold, use, disclose and otherwise manage your credit related personal information, we will also comply with the Privacy (Credit Reporting) Code 2014 (Version 1.2) (**Credit Code**).

## 1. Introduction

In the course of our business, we may provide consumer credit, as defined in Section 6(1) of the Privacy Act. This consumer credit is being provided wholly or primarily for personal, family, or household purposes.

This policy outlines:

- The kinds of personal information (including credit-related information) we collect, and the purposes for which we do that;
- how we collect, hold, use and disclose your personal information;
- how you can seek access to and correction of that information;
- if necessary, how you can make a complaint relating to our handling of that information; and
- the credit reporting bodies to which we are likely to disclose your credit information.

In the course of our business we seek to establish your credit worthiness. That means:

- your eligibility to be provided with consumer credit;
- your history in relation to consumer credit; and
- your capacity to repay an amount of consumer credit.

## 2. The kinds of personal information we collect and hold

### 2.1 Personal Information

We may collect personal information about you such as:

- your name, current and previous residential address details and landlord or mortgage details including address and phone number;
- age, date of birth, gender, and marital status;
- government identifiers including but not limited to details such as driver licence number, Medicare details, passport details; MyGov CRN details where applicable and tax file number;
- email and other electronic addresses and telephone/mobile numbers;
- financial information (including credit history), bank account and/or credit card details, accounts, assets, expenses, income, financial obligations and dependents;

- occupation, current and previous place of employment, position within the current and previous place of employment, employer's address and contact details, previous employer details, and business details (if you are applying as a business); and
- sensitive information such as health and medical information if you are seeking assistance with financial hardship. We will ask for your specific consent if we collect sensitive information from you. We will only collect sensitive information about you directly from you unless it is impracticable to do so.

When you apply for credit or have an account with us, you consent to us collecting such personal information by electronic data processing, including via third parties (such as illion or Equifax).

### 2.2 Using the services and cookies

We may collect personal information about you when you use and access our websites.

In addition to personal information, we may collect information about you automatically when you visit our website. While we may not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' or other similar tracking technologies on our website that help us track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser but our websites may not work as intended for you if you do so.

If you choose not to receive our cookies, we cannot guarantee that your experience with the website will be as quick or responsive as if you do receive cookies.

The information collected by cookies and web beacons is not personally identifiable, it includes general information about your computer settings, your connection to the internet, for example, the operating system and platform, IP address, your browsing patterns and timings of browsing on the website and geographical location.

We may also use cookies to enable us to collect data that may include personal information. For example, where a cookie is linked to your account, it will be considered personal information under the Privacy Act. We will handle any personal information collected by cookies in the same way that we handle all other personal information as described in this Privacy Policy.

## 3. The kinds of credit information we collect and hold

In accordance with the Credit Code, we collect and hold credit reporting information, credit identification information, credit capacity information and personal information.

Where personal information concerning an overdue payment is held and, where information concerning an overdue payment is presented to a credit reporting

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body, the amount overdue will be a minimum of \$150 (or such other higher amount prescribed by specific privacy regulations).

In accordance with Section 6 of the Privacy Act, we may collect and hold the following personal information:

- a. identification information;
- b. consumer credit liability information;
- c. repayment history information;
- d. a statement that an information request has been made to a credit reporting body, by a credit provider, in relation to your application for credit;
- e. the type of consumer credit or commercial credit, and the amount of credit sought in an application that you have made to a credit provider, in connection with which that credit provider has made an information request concerning you;
- f. overdue and default information concerning your current and/or previous loans;
- g. payment information about you, including information concerning late payments;
- h. information about new arrangements you may have made involving an existing credit contract;
- i. court proceedings (civil) information about you;
- j. personal insolvency information about you, as included on the National Personal Insolvency Index, which relates to bankruptcy, debt agreements, personal insolvency agreements and Sections 50 and/or 188 Bankruptcy Act directions and/or authorities;
- k. publicly available information concerning your activities in Australia and your credit worthiness, including information recorded on the National Personal Insolvency Index;
- l. any opinion that we might reach that you have committed a serious credit infringement in relation to consumer credit we have provided to you, with the circumstances specified on the file; and
- m. unsolicited information that we may deem relevant to keep on file.

### 3.2 Identification information about you

To assist in protecting you against identity theft and to assist in reducing the opportunity for fraud, we may ask you for some or all of the following identification information:

- a. your full name;
- b. any alias or previous name/s;
- c. date of birth;
- d. sex;
- e. current address;
- f. 2 previous addresses (if any);
- g. name of current employer; or
- h. name of last known employer; and
- i. driver's licence number.

### 3.3 Consumer credit liability information

We collect and hold consumer credit liability information, including:

- a. the name of the credit provider;
- b. whether or not the credit provider holds an Australian Credit Licence;
- c. the type of consumer credit;

- d. the day on which the consumer credit was entered into;
- e. the terms or conditions of the consumer credit which relate to the repayment of that credit and anything that may be prescribed by regulation;
- f. the maximum amount available under the consumer credit; and
- g. the day on which the consumer credit is terminated, or otherwise ceases to be in force.

### 3.4 Repayment history information

If and when we provide consumer credit to you, the following information about you as a consumer may be collected and held:

- a. whether or not you have met monthly repayment obligations;
- b. the date on which the monthly payment is due and payable; and
- c. if you make payments after the due and payable day, the day on which you actually made the payment.

### 3.5 Overdue and Default information

We collect and hold information about any payment that is overdue and, under Section 88 of the National Credit Code, Regulation 86 of the National Consumer Credit Protection Regulations 2010 and Section 6Q of the Privacy Act, that:

- a. To the extent permissible by law, you are overdue in making the payment;
- b. you have received a written notice from us advising you of the overdue amount and requesting payment of the amount;
- c. the Statute of Limitations does not prevent us from recovering the amount; and
- d. where the amount overdue is \$150 or more, it is sufficient to list on your file with a credit reporting body. Any amount will be listed on the file we maintain concerning your identification and credit information.

### 3.6 Court proceedings

We may collect and hold information that is given or made against you in civil court proceedings that relate to any credit that has been provided to you, or for which you have applied.

## 4. Collection of information

### 4.1 How we collect credit information

We collect credit information in a variety of ways, including:

- a. from you or from your authorised representative;
- b. your co-applicant (with your consent);
- c. from the documentation we request and you provide;
- d. from credit reporting bodies;
- e. from people or organisations you permit us to contact, to verify your credit relevant details;
- f. from other credit providers;
- g. identification services providers;
- h. insurers of your property; and
- i. from information about you publicly available, including court and tribunal reports and decisions.

Please note, depending on circumstances, we may choose not to seek information from all these sources to assess your credit application.

We may also be required to collect information in accordance with the following laws:

- a. the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), which requires us to collect personal information about you when verifying your identity;
- b. the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application made by you; and
- c. the Personal Property Securities Act 2009 (Cth), under which we may need to collect personal information about you to record a security interest on the Personal Property Securities Register.

By using our services, you authorise us to contact your bank, real estate agent, landlord, payroll officer and employer (past and present), plus referees and third parties listed in the credit application/assessment form, to provide any and all permitted relevant information they may have regarding you, including tenancy or employment history and bank account and other financial details.

We reasonably assume that any referral to third parties that you may nominate, in order for us to obtain or verify your personal and other information, has been with the agreement and knowledge of the third parties involved and that you have made them aware of the purposes and use of such information, prior to us contacting them.

We may ask you for documents, including one or more of the following:

- a. 90 days of bank statements, to date of application;
- b. driver's licence;
- c. Centrelink income statements;
- d. employment payslips;
- e. previous employer details
- f. bills and invoices, showing current address and payment information;
- g. bank cards;
- h. passport;
- i. birth certificate;
- j. proof of age cards; and
- k. similar information.

This information is only accessed, as required, by our employees, representatives, professional advisers, contractors and other service providers, to facilitate the above purposes. We will not sell, rent or trade your personal information.

## 5. How we hold credit information securely

In all circumstances, we take reasonable steps to protect your information from misuse, loss, interference, unauthorised access, modification or unauthorised disclosure. All personal information held by us will be handled and stored in accordance with our obligations under the Privacy Act.

Where your information has been disclosed by us to a third party service provider located in Australia, we require those service providers to adhere to the relevant standards of security and confidentiality required under the Privacy Act to ensure that your personal information is protected at all times.

We choose not to provide further detail, for security reasons. Further protection detail can be provided to you verbally, on request.

## 6. The kinds of credit eligibility information that we hold

This is credit reporting information and CP derived information about you that may be disclosed to us by a credit reporting body, under Division 2 of Part IIIA of the Privacy Act. This may include information such as credit scores and assessments.

### 6.1 How we hold credit eligibility information

Hard copies are held in a locked environment, with other security protection after business hours and electronic copies are held in a secure environment, with the application of appropriate passwords and other computer and software security techniques.

## 7. The credit reporting bodies

### 7.1 Generally

We may provide information to and request information from Equifax and illion, both of which are credit reporting bodies. In addition to this policy, you will also be subject to the terms of use and privacy policy of Equifax and illion. If you have a need to contact those bodies or access their privacy policies, the contact details are:

#### Equifax

Website: <https://www.equifax.com.au/>  
Privacy policy: <https://www.equifax.com.au/privacy>  
Post: Attention: Equifax Public Access, PO Box 964, North Sydney, NSW 2059  
Phone: 1300 762 207  
Email address: [corrections@equifax.com](mailto:corrections@equifax.com)

#### illion

Website: <http://illion.com.au>  
Privacy Policy: <https://www.illion.com.au/privacy-policy/>  
Post: Attention: illion Public Access Centre, PO Box 7405, St Kilda, VIC 3004  
Phone: 1300 734 806  
Email Address: [pac.austral@illion.com.au](mailto:pac.austral@illion.com.au)

You may contact the body if:

- a. you believe that the information they have on their file about you needs amendment or correction;
- b. you want the body to hold off disclosing any information from their file about you because, on reasonable grounds, you believe that you have been, or are likely to be, a victim of fraud; or
- c. you do not want the body to use their credit reporting information for the purposes of pre-screening for direct marketing by a credit provider.

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### 7.2 Disclosure to credit reporting bodies

In accordance with section 21D of the Privacy Act, we have chosen to continue with the lawful negative credit reporting (privacy) regime. By consenting to this Policy, you specifically agree that we may provide information to credit reporting bodies (including but not limited to Equifax Australia Information Services and Solutions Pty Ltd, and illion Data Registries Pty Ltd. This disclosure will be for the following purposes only:

- a. to obtain identity verification information;
- b. to obtain a consumer credit report about you; or
- c. to allow the credit reporting body to create or maintain a credit information file, containing information about you.

### 7.3 Information disclosed to credit reporting bodies

The information disclosed to a credit reporting body is limited to (if applicable):

- a. identity particulars – your name, sex, address (and previous two addresses), date of birth, name of employer and drivers' licence number;
- b. your application for funds – the fact that you have applied for funds and the amount;
- c. the fact that we are a current credit provider to you;
- d. the fact that your loan has incurred overdue account status;
- e. the fact that your loan has incurred default status; and
- f. information that, in our reasonable opinion, you have committed a serious credit infringement (i.e. you have been fraudulent or indicated an unwillingness to repay your loan).

The information involved is the credit-related personal information that a credit reporting body may provide about you, to assist us to assess your credit worthiness. This information is relevant for use in establishing your eligibility for consumer credit.

Please note that we may contract with Equifax and/or illion to have part or all of this information provided, from time to time, in accordance with our policies. This information may be provided to Equifax and/or illion by credit providers with whom you have had contact, and includes:

- a. information about you after you turned 18, except identification information;
- b. credit applied for and/or supplied in Australia;
- c. your repayment history; and
- d. any default information.

If we provide a loan to you and you fail to meet your repayment obligations, or commit a serious credit infringement, we may be entitled to disclose this to the credit reporting body and it will be included on the file they hold about you.

## 8. Overseas disclosure

We may disclose personal information (including credit-related information) about you to overseas recipients who provide services for us and who do not have an

Australian link. The countries where your information may be sent include New Zealand, the United States and those in the European Union.

We may also store or hold personal information about you in electronic storage and networked systems operated by our service providers. Your information (including credit-related information) stored in this way may be disclosed in countries outside Australia. It is not practical to specify each of the countries your personal information may be stored, as the storage systems may be accessed through the internet from various countries.

We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information. Overseas recipients may be subject to foreign laws which do not include privacy obligations similar to those under the Privacy Act. Such foreign laws may also compel the disclosure of your personal information to a third party such as an overseas authority.

If you consent to us disclosing your personal information to an overseas recipient in the situations described above:

- a. we may not be required to take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles;
- b. we and the overseas recipient may not be accountable under the Privacy Act;
- c. the overseas recipient may not be subject to any privacy obligations or to any principles similar to the Australian Privacy Principles;
- d. the overseas recipient may be subject to a foreign law that could compel the disclosure of personal information to a third party, such as an overseas authority; and
- e. you may not be able to seek redress under the Privacy Act or in the overseas jurisdiction,
- f. By using our services you agree and consent to us disclosing and storing your personal information to overseas recipients as described above.

## 9. Direct Marketing

We may send you direct marketing communications and information about products and services we provide that we consider may be of interest to you. These communications may be sent using methods such as mail, SMS and email, in accordance with applicable marketing laws, including the Spam Act 2003 (Cth). You consent to us sending you direct marketing communications by these methods. If you indicate a preference for a method of communication, we will use reasonable endeavours to use that method when practical to do so. You may opt-out of receiving marketing communications from us by contacting us or by using opt-out facilities provided in the marketing communications and we will then ensure that your name is removed from the relevant mailing list.

We may provide your personal information to other organisations such as communications services providers for the purposes of direct marketing.

## 10. Your Identity Verification

We may verify your identity by attempting to match information you have provided with that held by a verification company and/or a credit reporting body. This task may involve the disclosure of your name, date of birth and address, to verify whether or not the personal identity information you have provided to us matches information held by that third party.

If we are unable to verify your identity, we will inform you, so that you might contact the relevant verification company or credit reporting body to update your information held by them, or you may ask us to attempt to verify your identity by alternative means.

## 11. The purposes for which we collect, hold, use and disclose credit information and credit eligibility information

We may collect, hold, use and disclose your personal identification and credit information in accordance with this Policy and for the following additional purposes:

- a. to provide credit to you;
- b. to verify your identity and other information provided;
- c. to assess any application you make for credit;
- d. to assess your financial circumstances;
- e. to help us process your application for credit in an efficient manner;
- f. to avoid the chance you may default on your payment obligations;
- g. to notify you of a default;
- h. to notify other credit providers of a default;
- i. to facilitate the collection of overdue payments;
- j. efficiently manage and administer the loans and any services we provide to you;
- k. to collect payments that are overdue in relation to consumer credit we may have provided you; and
- l. to collect payments that are overdue in relation to consumer credit provided by another credit provider, under a credit contract that has been assigned to us by that other credit provider.

This information may include any information about your credit worthiness, credit standing, credit history, or credit capacity, that you, other credit providers and credit reporting bodies and their authorised agents are permitted to provide to us under the Privacy Act and/or Credit Code. It may also include information provided by referees, relatives, real estate agents and employers listed on your loan application.

We may provide limited permitted information to real estate agents, employers, referees and other third party entities that you may have listed in the application/assessment form associated with your application for a loan, for identity and/or credit information verification purposes.

The names and contact details of the other credit providers with whom we have shared information, if any, will be provided on request, as they vary from time to time and for the particular consumer.

As permitted by the Privacy Act, we will disclose relevant and permitted information to debt collectors.

## 12. Information disclosure in the event of a default of your payment obligations

In the event of the creation of an overdue account and/or default of the payment conditions entered into with us, any information you have provided may be made available to personnel employed by solicitors and/or debt collection agencies authorised by us to assist in the recovery of the any debt, plus all associated fees and charges (if any) and all relevant legal and reasonable administrative costs incurred.

## 13. Use of credit eligibility information

We may use credit eligibility information for the following purposes:

- a. credit related purposes involving you; or
- b. permitted reporting of information to a credit reporting body; or
- c. in connection with what we reasonably believe is a serious credit infringement that you may have committed; or
- d. for a use prescribed by a court, or tribunal, or regulations.

We may disclose this information to:

- a. credit bodies;
- b. companies related to us;
- c. persons responsible for processing your credit application;
- d. persons who manages our credit contracts;
- e. another credit provider, if we reasonably believe that you have committed a serious credit infringement;
- f. an external dispute resolution scheme we subscribe to; or
- g. as otherwise authorised under Australian law, regulation, Court or tribunal.

We may disclose information to an approved entity seeking participation in an assignment of your debt, or purchase of our business. Should such a transaction proceed, you will be informed in writing, and all our rights will be transferred to the acquirer.

## 14. How you may access credit eligibility information that we hold about you

First contact the:  
 Privacy Compliance Manager  
 Telephone: 1800 81 91 10  
 Email: [privacy@lease247.com.au](mailto:privacy@lease247.com.au)  
 Address: PO Box 238 Pialba QLD 4655

At your request, we will:

- give you access to any credit information we hold about you;
- respond to your request within a reasonable period and, unless unusual circumstances apply, we should provide access to you within 30 days of the request;
- provide the information in a clear manner and provide reasonable explanations and summaries of the information, to assist you to understand the impact of the information; and
- deny access, only if such would be unlawful, required under Australian law, or by a court or tribunal, or would prejudice an official enforcement body investigation.

To protect your personal information, a request for access must be in writing and may be sent by letter, or fax or email. The identity of anyone requesting access to your personal information must be verified, so as to ensure that we do not provide that information to a person or people who do not have the right to access that information. Accordingly, your request for information should be as specific as possible so that we may accommodate your request. Unless unusual circumstances apply, we should provide access to you within 30 days of the request.

We reserve the right to charge a reasonable fee for providing access to your information when permitted by law. You will not be charged for simply making a request.

Following your successful request, access will be provided by the Privacy Compliance Manager, who will facilitate the provision of your information stored in our system. This information will be emailed or posted to you, as you may request. Any denial of access will be in writing, with the reason/s explained and details of our internal disputes resolution process, relevant external resolution scheme and the Office of the Australian Information Commission, to which you may lodge a complaint if not satisfied with the company's explanation.

You may also apply to access the personal information Equifax or illion hold about you directly from them.

## 15. How you may seek the correction of credit information and credit eligibility information that we hold

Once you have inspected the personal credit information we hold on file about you, you may

inform our Privacy Compliance Manager if you have discovered any information that is inaccurate, out-of-date, incomplete, irrelevant or misleading.

You may contact the Privacy Compliance Manager if you believe any information held by us is inaccurate, out-of-date, incomplete, irrelevant or misleading. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment then we will add a note to your personal information stating that you disagree with it.

If you request that we correct any credit-related information about you and we are unable to respond to your request without consulting other credit providers or credit reporting bodies in relation to the request, we may do so and these bodies are permitted by law to assist in resolving your request.

You, and any entity consulted in the process, will be informed in writing of any correction.

## 16. Complaints

### 16.1 How you may complain about our failure to comply with this Division, or the relevant registered CR code

If you believe we have not complied with our obligations under the Privacy Act or Credit Code, you may complain:

- verbally, or in writing, to our Privacy Manager;
- if you are not satisfied with the Privacy Manager's response, to our Internal Disputes Resolution Manager; and
- if you are not satisfied with the Internal Disputes Manager's response you may lodge a complaint either with the Privacy Commissioner, at the Office of the Australian Information Commission, contact details –

Office of the Australian Information Commission  
 GPO Box 5218  
 Sydney NSW 2001  
 Phone: 02 9284 9753  
 Enquiries: 1300 363 992  
 Website: [www.oaic.gov.au](http://www.oaic.gov.au)

OR

Australian Financial Complaints Authority Limited (AFCA)  
 GPO Box 3  
 Melbourne, VIC 3001  
 Phone: 1800 931 678  
 Website: [www.afca.org.au](http://www.afca.org.au)

There is no charge for lodging a complaint.

### 16.2 How we will deal with such a complaint

We will write to you acknowledging receipt of the complaint. After appropriate investigation, the Privacy Manager will write to you as soon as practicable after a decision has been reached, outlining the decision and the reasons for reaching it.