



Notifiable Matters Statement

Version 2022-1

About this statement

This statement sets out information relating to the management of your personal and credit related information that Harmony Australia Pty Ltd ("Harmony, we, us or our") may disclose to Credit Reporting Bodies ("CRBs") for the purpose of Harmony providing services to you, your co-borrowers and guarantors, determining your eligibility for credit, and processing the information to create an unsuitability assessment or other ratings of your suitability for credit. The CRBs that we may disclose your personal and credit information include:

1. **Illion**
Website: www.checkyourcredit.com.au
Phone: 1300 734 806
2. **Equifax**
Website: www.equifax.com.au
Phone: 1300 762 207
3. **Experian Australia Credit Services Pty Ltd**
Website: www.experian.com.au
Phone: 1300 783 684

Harmony will handle your credit information in accordance with the Privacy Act 1988 (Cth) ("Privacy Act") and the Privacy Credit Reporting Code ("CR Code"). Our Privacy and Privacy Credit Reporting Policy is available on our website: www.harmony.com.au

Generally, it can only be used in relation to the consumer credit products you obtain from us. For example, if you fail to meet your payment obligations in relation to consumer credit, or commit a serious credit infringement, we may be entitled to disclose this to a credit reporting body.

Our Privacy and Credit Reporting Policy provides information on our management of your credit information, including:

- your right to access the credit information we hold on you;
- your right to seek the correction of credit information that we hold on you;
- your right to complain about a breach by us of the credit reporting provisions of the Privacy Act or the CR Code and how we will deal with such a complaint; and
- entities outside Australia to which we are likely to disclose your credit information and the countries where they are located.

The CRBs may hold your information on their credit reporting database and use it for providing credit reporting services, including your credit worthiness, recording serious credit infringements, and for any other lawful purposes including disclosing your information to other credit providers for the purpose of credit checking or debt collection or for any other lawful purpose.

You have certain rights in relation to your credit information and your credit eligibility information.

CRBs are required to have policies in relation to management of your credit related information. You can contact the CRBs direct to request a copy of their policy or for information on how they manage your information.

CRBs are also allowed under the Privacy Act and the CR Code to handle personal information relating to credit and may use this information in reports that they provide to credit providers to assist those providers in assessing your credit worthiness (such as when you have applied for a loan from the provider).

You have a right to request a CRBs to not disclose your credit related information to for direct marketing related pre screenings requested by credit providers. You also have a right to protect your credit reporting information and you can request the CRB not to disclose your credit reporting information if you feel you have been or likely to be a victim of fraud.