

Credit Information Policy

McMillan Shakespeare Group of Companies

Legal, Risk and Compliance



McMillanShakespeareGroup

Credit Information Policy

If you are an applicant or guarantor for credit for which Just Honk Pty Ltd (**Just Honk**) provides credit services, this Credit Information Policy describes how we, Just Honk and McMillan Shakespeare Limited (**MMS**), collect, use and disclose your credit information. This Credit Information Policy should be read in conjunction with our Privacy Policy, available at www.justhonk.com.

Types of credit information we collect and hold

We may collect and hold your credit information. Credit information is a variety of personal information that includes information about your credit history or creditworthiness. It includes:

- information about your loan experience with us and other lenders;
- the kinds of credit products you have had or sought;
- how you have managed your obligations, including such things as your repayment history, arrears you have cleared;
- information contained in a credit report about you which is obtained by us from a credit reporting body; and
- information about your creditworthiness that has been derived by us from such a credit report about you.

How we collect and hold your credit information

We may collect your credit information from you or, if you are a guarantor, from the borrower for whom you are providing a guarantee.

We may hold your information in either electronic or hard copy form. Credit information is destroyed or de-identified when no longer needed.

Why we collect, hold, use and disclose your credit information

We collect, hold and use your credit information to:

- assess you as a borrower or guarantor and/or to assess a consumer credit application made by you or commercial credit application by a company of which you are a director or shareholder;
- manage a consumer credit contract or commercial credit contract and better service our customer's needs;
- assist you, or a company of which you are a director or shareholder, to manage debts;
- assist us to collect any amounts owed in respect of a consumer credit contract or commercial credit contract, including by you as guarantor;
- market our services and understand services you may be interested in knowing about; and
- comply with legislative and regulatory requirements.

We may also disclose your information to any person reasonably necessary for the purposes of that person taking an assignment of any consumer credit contract or commercial credit contract including one for which you are a guarantor.

Do we exchange your personal information with credit providers?

We may exchange your credit information with other credit providers to:

- assess the consumer credit application or commercial credit application and the credit risk of accepting your guarantee;
- notify any default by you; or
- inform other credit providers who allege you have defaulted on your obligations to them of your obligations to us.

Do we exchange your personal information with credit reporting bodies?

We may exchange your credit information reporting bodies to:

- obtain a consumer credit report about you;

- assess the consumer credit application, or commercial credit application and the credit risk of accepting your guarantee; or
- notify any default by you or any serious credit infringement which we believe on reasonable grounds you have committed.

Which credit reporting bodies do we exchange credit information with?

We may exchange your credit information with credit reporting bodies and obtain consumer credit reports about you from credit reporting bodies.

The credit reporting bodies we use are Veda Advantage Ltd, whose privacy policy and contact details are set out at www.veda.com.au.

Credit reporting bodies may include information which we provide in reports to other credit providers to assist them to assess your credit worthiness.

Further information

You have rights to access and seek correction of the information (including credit information) we hold about you. Our Privacy Policy, available at www.justhonk.com, contains information about how you may do this and how you may make a complaint about a breach of your privacy rights, and how we deal with complaints.

For further details, please contact us by writing to:

Website: www.justhonk.com
Email: privacy@justhonk.com
Mail: The Privacy Officer
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Locked Bag 18, Collins Street East
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