

# Credit Reporting Policy

This Credit Reporting policy contains important information about your credit-related information.

## About this policy

Rural Bank is a wholly owned subsidiary of Bendigo and Adelaide Bank Ltd.

The Bendigo and Adelaide Bank Group recognises the importance of protecting your personal information. This policy sets out how the Bendigo and Adelaide Bank Group collects, holds and discloses your personal information when you apply for or hold credit facilities with us. This includes credit eligibility information such as credit reporting information that we obtain from credit reporting bodies, information that we derive using it such as a credit score and information that we disclose to a credit reporting body in relation to your credit application or credit facility you hold with us.

We collectively refer to this information within this policy as credit-related information.

This policy applies to any individual that we deal with in connection with a credit facility such as individual borrowers, guarantors and company directors.

To know more about how your personal information is managed generally, please see the Bendigo and Adelaide Bank Group's Privacy Policy.

The following Bendigo and Adelaide Bank Group of companies (collectively referred to in this Policy as "we"/"us") are bound by Part III A of the Privacy Act 1988 (Cth) and the Credit Reporting Code ("credit reporting laws"), which govern credit reporting in Australia:

- Bendigo and Adelaide Bank Limited, including its divisions Adelaide Bank, Bendigo Bank, Delphi Bank and Rural Finance
- Bendigo and Adelaide Bank Limited subsidiary companies, including Sandhurst Trustees, Leveraged Equities, Rural Bank and National Mortgage Market Corporation
- Leveraged Equities Limited
- Sandhurst Trustees
- Adelaide Equity Finance
- National Mortgage Market Corporation
- Community Sector Banking and its division **act**.

Our aim is to comply at all times with the credit reporting laws that apply to us. If you have a comment, query or complaint regarding a privacy matter, we encourage you to discuss it with us.

Types of credit-related information we collect, hold and disclose

We collect, hold and disclose the following types of credit-related information:

- Identification details including name (including any aliases), gender, date of birth, drivers licence number, current & most recent past addresses, and current and most recent past employers;
- Consumer credit liability information such as the type, characteristics and maximum amount of credit that we have provided or will provide or the date that any credit contract we or other credit providers have or had with you was entered into and the date that it is terminated;
- Repayment history information in relation to consumer credit facilities provided by us or other credit providers, including whether you have made payments when due and if not when overdue payments have been made;
- Details of previous requests made by a credit provider to credit reporting bodies in regard to credit applications including the date, loan amount and type of loan;
- Details of any default information which is a record of overdue consumer credit loan payments of more than 60 days;
- Payment information that an overdue payment in relation to which default information was provided to a credit reporting body has been paid.
- Whether you have entered into a new arrangement with us or other credit providers in connection with credit provided to you;
- Details of any judgements or writs which is a record of any Australian court legal proceeding relating to your credit;
- Details of any bankruptcy agreements;

- Publicly available information from your public file including present and past company directorships and business proprietorships;
- Whether in our or another credit provider's opinion you have committed a serious credit infringement;
- Information about your credit worthiness such as credit scores, credit risk ratings, summaries and evaluations.

### How we collect your credit-related information

We may collect credit-related information directly from you from details included in your application for credit. We also collect or confirm this information from a third party such as a credit reporting body, other credit providers, your employer, your accountant, solicitor or other personal representatives. For information about collection and disclosure of your credit-related information to a credit reporting body please see "Collection and Disclosure of credit-related information to credit reporting bodies" below.

### How we hold your credit-related information

We keep the credit-related information that we hold about you secure to ensure that it is protected from loss, unauthorised access, use, modification or disclosure.

Your credit-related information may be stored physically including in paper form or electronically within secure environments and systems that are protected in controlled facilities. Our employees and authorised agents are obliged to respect the confidentiality of any credit-related information held by us.

### Purposes for which we may collect, hold, use and disclose your credit-related information

We may collect, hold, use and disclose your credit-related information in order to:

- Provide you with credit products and services (including situations where we are an agent for another credit provider)
- Assist you with your queries or concerns
- Comply with any legal or regulatory obligations imposed on us
- Perform our regular and necessary business functions (such as internal audit investigations, performance reporting, research, product development and planning).
- Assess your credit application including obtaining mortgage insurance;
- Assess your suitability as a guarantor for a credit facility;
- Assist with collection of overdue payments;
- Assist with hardship requests;
- Assess suitability to securitise loans;
- Derive scores, ratings, summaries and evaluations relating to your credit worthiness which are used in our decision-making processes and ongoing reviews;
- Determine whether you are eligible to receive particular offers and invitations;
- Participate in the credit reporting system and providing information to credit reporting bodies as permitted by the credit reporting laws; and
- Deal with complaints; and assist other credit providers to do the same.

### Collection and Disclosure of credit-related information to credit reporting bodies

We may obtain credit-related information about you from a credit reporting body. This includes the kinds of information listed under "Types of credit-related information we collect, hold and disclose".

We may disclose your credit-related information to credit reporting bodies. Credit reporting bodies may include credit-related information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness. Each credit reporting body has a policy for managing your credit-related information that you may access by contacting them.

In some cases a credit reporting body may use your credit-related information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a credit reporting body to do this you should contact the credit reporting body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a credit reporting body not to use or disclose your information.

We share credit-related information with the following credit reporting bodies:

## Veda Advantage

PO Box 964  
North Sydney NSW 2059  
Public Enquiries: 1300 762 207  
Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

## Dun & Bradstreet

PO Box 7405 St Kilda  
Melbourne Vic 3004  
Public Enquiries: 1300 734 806  
Website: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

## Disclosure of credit information to other third parties

Where permitted by law, we may also share credit-related information with other third parties, including:

- other credit providers;
- our related companies;
- intermediaries including introducers, financial advisers, accountants, mortgage managers, lawyers or other intermediaries acting in connection with any credit applied for;
- current or prospective guarantors in relation to credit we are providing to you;
- mortgage insurers;
- organisations involved in debt assignment or securitisation arrangements.

## Overseas disclosures

In some cases we may need to share some of your information with organisations outside Australia. For example, when you instruct us to carry out a transaction such as a telegraphic transfer to or from an overseas country, or when we use service providers located overseas to perform a function on our behalf.

Bendigo and Adelaide Bank Group may share your information with overseas organisations that are located in the following countries:

- Canada
- India
- Nauru
- Philippines
- Spain
- UK
- US

You may also refer for specific information about overseas disclosure in your Privacy statement provided to you.

When we share your information with organisations overseas we ensure appropriate data handling and security measures are in place.

## Access and correction of your credit-related information

In most cases you will be able to gain access to credit-related information about you held by us.

We will also take reasonable steps to amend or correct credit-related information to keep it accurate and up-to-date. Please contact us if you would like to access or request a correction of your personal information (see 'Contacting us' below).

## Concerns or complaints

If you have concerns or wish to make a complaint regarding the handling of your credit-related information by us please contact our Customer Advocate Office on 1300 361 911 or at [feedback@bendigoadelaide.com.au](mailto:feedback@bendigoadelaide.com.au). We will promptly investigate your complaint and notify you of the outcome. If you are still not satisfied with the outcome of your complaint you may in some cases refer your complaint to:

**Australian Financial Complaints Authority**

Tel: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Address: GPO Box 3 Melbourne, VIC, 3001

Website: <http://www.afca.org.au>

**Office of the Australian Information Commissioner**

Tel: 1300 363 992

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

## Contacting us

If you have any questions about our Credit Reporting Policy, what credit-related information we may hold in relation to you, or about the way we manage your credit-related information you can contact us as follows:

**Bendigo Bank**

PO Box 480

Bendigo Vic 3552

Tel: 1300 BENDIGO (1300 236 344)

E-mail: [ContactUs@bendigoadelaide.com.au](mailto:ContactUs@bendigoadelaide.com.au)

**Adelaide Bank**

PO Box 480

Bendigo Vic 3552

Tel: 1300 652 220

E-mail: [ContactUs@bendigoadelaide.com.au](mailto:ContactUs@bendigoadelaide.com.au)

**Sandhurst Trustees**

Level 5, 120 Harbour Esplanade

Docklands Vic 3008

Tel: 1800 803 173

E-mail: [managedfunds@sandhursttrustees.com.au](mailto:managedfunds@sandhursttrustees.com.au)

**National Mortgage Market Corporation**

Level 3, 120 Harbour Esplanade

Docklands Vic 3008

Tel: 1800 061 091

Fax: (03) 8414 7252

E-mail: [loanadministration@nmmc.com.au](mailto:loanadministration@nmmc.com.au)

**Leveraged**

GPO Box 5388

Sydney NSW 2001

Tel: 1300 307 807

Fax: (02) 8282 8383

E-mail: [info@leveraged.com.au](mailto:info@leveraged.com.au)

**Delphi Bank**

PO Box 309

Collins Street West Vic 8007

Tel: (03) 8627 2727

Fax: (03) 8627 2777

E-mail: [service@delphibank.com.au](mailto:service@delphibank.com.au)

**Rural Finance**

57 View Street

Bendigo VIC 3550

Tel: (03) 5448 2600

Fax: (03) 5441 8901  
E-mail: [admin@ruralfinance.com.au](mailto:admin@ruralfinance.com.au)

**Rural Bank**

Customer Service  
PO Box 3660  
Rundle Mall SA 5000  
Tel: 1300 660 115  
E-mail: [service@ruralbank.com.au](mailto:service@ruralbank.com.au)

**Community Sector Banking**

PO Box 585  
Corrimal NSW 2518  
  
Tel: 1300 CSBANK (1300 272 265)  
Email: [customerservice@csbanking.com.au](mailto:customerservice@csbanking.com.au)

**act. Customer Service**

Tel: 1300 ACT TODAY (1300 228 863)  
Email: [hello@letsact.com.au](mailto:hello@letsact.com.au)

If you would like to contact an entity in the Bendigo and Adelaide Bank Group which is not listed above, please contact 1300 BENDIGO (1300 236 344).

**Changes to this Policy**

From time to time, it may be necessary for us to review our Credit Reporting Policy and the information contained in this document. We will notify you of any changes by posting an updated version on our website(s).

**Further information about credit reporting laws**

You can find more information about credit reporting laws (including information about specific issues, answers to frequently asked questions) on the Office of the Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au) or on the ARCA's website at <http://www.creditsmart.org.au/what-to-check-on-your-credit-report>