

## **STATEMENT OF NOTIFIABLE MATTERS**

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This Statement of Notifiable Matters sets out how Caterpillar Financial Australia Limited and Caterpillar Financial Australia Leasing Pty Limited deal with credit information about you, including:

- What is meant by “credit information”;
- The credit reporting bodies with which Caterpillar Financial Australia Limited and Caterpillar Financial Australia Leasing Pty Limited deal; and
- How you may access and correct credit information about you, and how you may make a complaint about the handling of credit information about you by Caterpillar Financial Australia Limited and/or Caterpillar Financial Australia Leasing Pty Limited.

### **1. What this Statement covers**

If CFAL collects personal information about you that CFAL is likely to disclose to a credit reporting body, and if the likely disclosure is an information request made to the credit reporting body, your consent to the disclosure is not required.

A record of the information request may be used and, as relevant, disclosed for the purposes of the credit reporting body or CFAL assessing your credit worthiness, including calculation of a credit score or credit rating, subject to any other use or disclosure limitations under the *Privacy Act*, the Privacy Regulations or the Privacy (Credit Reporting) Code.

In particular, information about an application you make to CFAL for commercial credit, or information about your guarantee of an application to CFAL for commercial credit, may impact your credit score or credit rating maintained by the credit reporting body.

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Credit information is personal information relating to credit that has been provided to you or for which you have applied. This includes credit for personal, domestic or household purposes and credit in connection with a business. It includes the following types of information:

### **2. What is credit information?**

- identification information (i.e., information about you that we can use to identify you, such as your full name, any other name by which you have previously or currently known, your date of birth, your gender, your current or last known addresses, and two previous addresses (if any), the name of your current or last known employer, and (if you have a driver's licence) your driver's licence number);
- how much credit you seek when you apply for credit;
- the type of credit for which you have applied;
- consumer credit liabilities, if any;
- repayment history and information relating to payments and defaults;
- new arrangement information about you;
- court proceeding information about you;
- publicly available information about you that relate to your activities in Australia and your credit worthiness, and that is not covered under Court proceeding information or insolvency information.

	<p>CFAL may deal with any one or more of the following credit reporting bodies:</p> <ul style="list-style-type: none"> <li>• Illion</li> <li>• Equifax</li> </ul>
<b>3. Which credit reporting bodies does CFAL deal with? What information does CFAL disclose to those credit reporting bodies?</b>	<p>You can access and download copies of their privacy policies at the websites set out below.</p> <ul style="list-style-type: none"> <li>• <a href="http://www.creditcheck.illion.com.au">www.creditcheck.illion.com.au</a></li> <li>• <a href="http://www.equifax.com.au">www.equifax.com.au</a></li> </ul> <p>We can disclose to a credit reporting body (or credit reporting bodies) details of your credit information and credit history. This includes the amount of credit for which you have applied from CFAL, the amounts you have borrowed, whether or not payments have been made on time and whether you have committed a serious credit infringement.</p>
<b>4. How can you find out more detail on how CFAL handles credit information?</b>	<p>CFAL has a privacy policy and a credit reporting policy which explain how CFAL collects, uses and discloses personal information, including credit information. You can access these policies by using the links on our website. Alternatively, you can contact CFAL and request that copies of the policies are provided to you.</p> <p>This statement should be read in conjunction with CFAL's privacy policy and credit reporting policy.</p>
<b>5. How can you request access to the credit information CFAL holds about you?</b>	<p>Under the <i>Privacy Act</i>, you have a right to access credit information that CFAL holds about you, and you can ask that we correct such information if you believe it to be incorrect.</p> <p>You can contact CFAL using the details on our website to request access to the credit information, or to request that CFAL corrects the credit information held about you.</p> <p>If you are not satisfied with the manner in which CFAL collects, uses or discloses credit information, or you consider that CFAL has engaged in an act or practice that contravenes CFAL's legal obligations with respect to credit information held about you, you can make a complaint to CFAL. Such complaint should be made using the contact details set out on this website.</p>
<b>6. Restricting disclosure for pre-screening and in cases of fraud</b>	<p>Credit providers may request that credit reporting bodies (such as the credit reporting bodies listed above in this Statement) to use credit-related information to pre-screen individuals for the purpose of direct marketing.</p> <p>You have a right to ask a credit reporting body to not use the information about you for such purpose.</p> <p>Additionally, if you have been, if you have reason to believe that you may have been, are, or are likely to become, a victim of fraud (including identity fraud), then you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.</p>
<b>7. Whether we are likely to disclose credit information to recipients located outside Australia</b>	<p>CFAL may disclose credit information about you to overseas recipients. It is not practicable to list every country in which the recipients may be located. However, it will include CFAL's related companies located outside Australia, including in North America, Latin America, Europe and the Asia-Pacific, and otherwise as listed on CFAL's website.</p> <p>When we disclose credit information about you with overseas recipients, we ensure that appropriate data handling and security measures are in place.</p>