

# CREDIT INFORMATION COLLECTION NOTICE

We respect your privacy and are committed to protecting it. Your credit information and credit eligibility information will be collected by:

- Collection House Limited Pty Ltd
- Lion Finance Pty Ltd
- CLH Business Services Pty Ltd
- CLH Lawyers
- Collective Learning and Development Pty Ltd
- Midstate CreditCollect Pty Ltd
- Safe Horizons Pty Ltd
- ThinkMe Finance Pty Ltd

Our contact details are:

Email: resolutions@collectionhouse.com.au  
Phone: 1800 173 355  
Fax: (07) 3831 6655  
Mail: Resolutions Team  
Collection House Limited  
PO Box 2247  
Fortitude Valley BC QLD 4006

Our Credit Reporting Policy contains information about:

- how you may exercise your right to access the credit eligibility information held by us;
- how you may exercise your right to seek correction to the credit information or credit eligibility information held by us;
- how you may exercise your right to complain about our failure to comply with the Privacy Act or Credit Reporting Code of Conduct; and
- how we will deal with a complaint you make.

Credit reporting bodies may include information in your credit file that may be provided to credit providers to assist them assess your credit worthiness. 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 Credit Reporting Policy is available on our website [www.collectionhouse.com.au](http://www.collectionhouse.com.au), or by contacting our Resolutions Team using the above contact details.

Each of the credit reporting bodies are required to have a policy about the management of credit reporting information. These are available on the website of each of the credit reporting bodies or by contacting them:

- Equifax: Equifax: [www.equifax.com.au](http://www.equifax.com.au) - 13 83 32
- Illion: [www.illion.com.au](http://www.illion.com.au) - 13 23 33
- Experian: [www.experian.com.au](http://www.experian.com.au) - 1300 783 684

You have the right to request that credit reporting bodies do not use your credit reporting information for the purposes of pre-screening direct marketing by credit providers. You also have the right to request that credit reporting bodies do not use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud. To do this, please contact the credit reporting bodies.

Most (if not all) organisations will disclose information overseas at some point. We take the necessary steps to protect your credit information or credit eligibility information when it is disclosed overseas. We may disclose your credit information and credit eligibility information to our overseas subsidiaries in New Zealand and the Philippines. We may disclose your personal information to our contractors or service providers in overseas countries including the United States, New Zealand and the Philippines.