

Credit Reporting Statement

CIRL Pty Ltd

Company:	CIRL Pty Ltd
ACN:	676 907 136
Credit Licence:	571073
Date Updated:	December 2025

SECTION A – INTRODUCTION

1. INTRODUCTION

- 1.1 This document is the Credit Reporting Statement of CIRL Pty Ltd ABN: 97 676 907 136 (“**CIRL, we or us**”).
- 1.2 The purpose of this Credit Reporting Statement is to tell you how we collect, use, hold, disclose and protect your Credit Information.
- 1.3 This Credit Reporting Statement should be read in conjunction with our Privacy Statement.
- 1.4 We act to protect your Credit Information in accordance with the Australian Privacy Principles, the *Privacy Act 1988* (Cth) (“**Privacy Act**”) and the Privacy (Credit Reporting) Code 2024 (“**CR Code**”).
- 1.5 Please check the privacy page on our website regularly at the following address for amendments and updates to our Privacy Statement and Credit Reporting Statement: www.cirl.com.au (“**Website**”).

SECTION B – INFORMATION WE MAY COLLECT

2. WHAT IS CREDIT INFORMATION?

- 2.1 Credit Information is information that has a bearing on credit that has been provided to you or that you have applied for. This includes credit for personal, domestic or household purposes and credit in connection with a business. It can also cover information about you as a guarantor of a loan or as an insured party under a credit related insurance policy.
- 2.2 If you apply for credit or give a guarantee, we may collect information about your financial position for the purpose of assessing an application for credit and to assist in the ongoing management of the credit product or guarantee. The credit information we collect may include:
 - (a) identification information;
 - (b) credit application information - information in relation to a credit application, including the type and amount credit you have applied for;
 - (c) default information - a record of your consumer credit payments being overdue;
 - (d) serious credit infringement - a record of when a lender reasonably believes that there has been a fraud relating to your consumer credit or that you have avoided paying your consumer credit payments and the credit provider can't find you;
 - (e) personal insolvency information - a record relating to your bankruptcy or your entry into a debt agreement or personal insolvency agreement;
 - (f) court proceedings information - an Australian court judgment relating to your credit;
 - (g) publicly available information - a record relating to your activities in Australia and your credit worthiness;

- (h) consumer credit liability information - certain details relating to your consumer credit, such as the name of the credit provider, the type of consumer credit, the day on which the consumer credit was entered into and terminated, the maximum amount of credit available and certain repayment terms and conditions;
- (i) repayment history information - a record of whether or not you've made your consumer credit payments and when they were paid;
- (j) payment information - if a lender gave a credit reporting body default information about you and the overdue amount is paid, a statement that the payment has been made; and
- (k) new arrangement information - if a lender gave a credit reporting body default information about you and your consumer credit contract is varied or replaced, a statement about this.

3. WHAT CREDIT INFORMATION DO WE COLLECT FROM OTHERS?

3.1 We may collect Credit Information about you from other people. This may happen without your direct involvement. For instance, we may collect credit reports from credit reporting bodies or opinions from other lenders about your creditworthiness. We may also seek credit information about you from:

- (a) publicly available sources of information, such as public registers;
- (b) your representatives (including your legal adviser, mortgage broker, financial adviser, executor, administrator, guardian or trustee);
- (c) your employer;
- (d) other organisations, who jointly with us, provide products or services to you; and
- (e) commercial information service providers, such as companies that provide fraud prevention reports.

SECTION C – PURPOSES FOR COLLECTING, USING AND DISCLOSING CREDIT INFORMATION

4. HOW WE USE OR DISCLOSE YOUR CREDIT INFORMATION

4.1 We may use the Credit Information that is collected and held by us to help us decide whether or not to provide credit to you (or to your related company or other entity). We may also use this information to derive or calculate a credit assessment score in relation to you, which we may use to help in conducting an assessment of your creditworthiness or the creditworthiness of your related company or other entity.

4.2 The Credit Information that we hold about you may be used by us in accordance with the Privacy Act and the CR Code.

4.3 The purposes for which we use your Credit Information may include:

- (a) using your Credit Information to assess any application that you make to us for credit (or which is made by your related company or other entity);

- (b) using your Credit Information to collect payments that are owed to us in respect of any credit that we have previously provided to you (or to your related company or other entity);
- (c) disclosing your Credit Information to any of our related companies that are also are considering whether to provide credit to you (or to your related company or other entity);
- (d) where you have offered to guarantee credit that we have offered to provide to your related company or entity, to assess your suitability as a guarantor of that credit and to enforce that guarantee if required;
- (e) disclosing your Credit Information to a third party that you or we ask to act as a guarantor of any credit provided to you;
- (f) disclosing your Credit Information to the credit reporting body that we deal with. Credit reporting bodies collect different types of Credit Information about individuals and use that information to provide a credit-related service to their customers (including to us);
- (g) disclosing your Credit Information to other third parties that provide services to us (or to you on our behalf). These might include debt collectors, credit management agencies and other third parties that process applications for credit made to us;
- (h) disclosing your Credit Information to other credit providers which provide, or are considering providing, credit to you (or to your related company or other entity);
- (i) using and disclosing Credit Information that we hold about you to assess and respond to any access or correction requests that you make to us;
- (j) where we are consulted by a credit reporting body or another credit provider about an access or correction request that you have made to those entities, to respond to that consultation request;
- (k) where you complain to the Office of the Australian Information Commissioner (“**OAIC**”) or the Australian Financial Complaints Authority (“**AFCA**”) about our treatment of your Credit Information, to respond to that complaint and to seek legal or other professional advice in relation to your complaint;
- (l) using and disclosing Credit Information that we hold about you as required by law or the order of a court or tribunal; and
- (m) where you otherwise expressly consent to the use or disclosure.

5. WHO DO WE DISCLOSE YOUR CREDIT INFORMATION TO?

5.1 We disclose your Credit Information to organisations to help deliver or support the provision of products or services to you. These may include:

- (a) our agents, contractors and external service providers (for example, mailing houses and technology service providers);
- (b) credit representatives who sell products and services on our behalf;
- (c) payment systems operators (for example, merchants receiving credit card payments);

- (d) other organisations, who jointly with us, provide products or services to you;
- (e) other financial services organisations, including banks, superannuation funds, stockbrokers, custodians, fund managers and portfolio service providers;
- (f) organisations involved in our funding of loans (including securitisation trustees, investors and their advisers);
- (g) credit reporting bodies;
- (h) organisations that provide us with insurance to cover our lending risks;
- (i) our financial advisers, legal advisers or auditors;
- (j) your representatives (including your legal adviser, mortgage broker, financial adviser, executor, administrator, guardian or trustee);
- (k) government agencies or dispute resolution schemes that assist consumers in relation to credit; and
- (l) where permitted by law, debt collection agencies or other lenders, such as where you have given mortgage security over the same property to us and another lender.

5.2 We may also disclose your Credit Information to others where:

- (a) we are required to disclose information by law e.g. under court orders or statutory notices pursuant to taxation or social security laws or under laws relating to sanctions, anti-money laundering or counter-terrorism financing;
- (b) you may have expressly consented to the disclosure or your consent may be reasonably inferred from the circumstances; or
- (c) we are otherwise permitted to disclose the information under applicable privacy laws.

5.3 Where required by law, we make a written note (which may be kept in electronic form) of any use or disclosure that we make relating to your Credit Information.

6. COLLECTING AND DISCLOSING CREDIT INFORMATION TO CREDIT REPORTING BODIES

6.1 We may disclose information about you to, or collect information about you from a credit reporting body if you are applying for credit or you have obtained credit from us or if you guarantee or are considering guaranteeing the obligations of another person to us or you are a director of a company that is loan applicant or borrower or guarantor.

6.2 The Privacy Act and the CR Code limit the information we can give to credit reporting bodies and that the credit reporting body can give to us.

6.3 The information we can disclose to credit reporting bodies includes:

- (a) identification details;
- (b) the type and amount of credit you have e.g. credit cards, personal loans etc.;

- (c) how much you have borrowed;
- (d) if you have made your repayments; and
- (e) if you have committed fraud or another serious credit infringement.

6.4 Credit reporting bodies may include your Credit Information in reports that they provide to credit providers to assist those providers in assessing your creditworthiness. Some of that information may reflect adversely on your creditworthiness, e.g. if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

6.5 The Privacy Act and the CR Code also limits what we can do with the information we obtain from a credit reporting body. Generally, it can only be used in relation to the consumer credit products you hold through us.

6.6 The credit reporting bodies we deal with are:

- (a) Equifax - www.equifax.com.au
- (b) Illion - www.illion.com.au
- (c) Experian - www.experian.com.au

6.7 For contact details and information on how credit reporting bodies manage Credit Information, please see the privacy policies available at the links above.

6.8 You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

6.9 We do not share any of your Credit Information with a credit reporting body, unless it has a business operation in Australia. We do not share credit eligibility information (that is, credit information we obtain about you from a credit reporting body or that we derive from that information) with organisations unless they have business operations in Australia.

7. DO WE DISCLOSE YOUR CREDIT INFORMATION OVERSEAS?

7.1 We may utilise overseas service providers for some of our activities. These service providers may be located in:

- (a) India;
- (b) Singapore;
- (c) United States of America; and
- (d) South Africa.

7.2 We only disclose your Credit Information when permitted to do so by the Privacy Act and after we ensure that:

- (a) the overseas recipient does not breach the Australian Privacy Principles; or

- (b) you will be able to take action to enforce the protection of a law or binding scheme that has the effect of protecting the information in a way that is at least substantially similar to the way in which the Australian Privacy Principles protect the information; or
- (c) you have consented to the disclosure after we expressly informed you that there is no guarantee that the overseas recipient will not breach the Australian Privacy Principles; or
- (d) the disclosure of the information is required or authorised by or under an Australian law or a court/tribunal order.

7.3 We may store your Credit Information in cloud-based software or other types of networked or electronic systems. As electronic or networked systems can be accessed from various countries via an internet connection, it's not always practicable to know in which country your personal information may be held. If your personal information is stored in this way, disclosures may occur in countries other than those listed.

7.4 Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we are not responsible for that disclosure.

SECTION D – ACCESS TO AND CORRECTION OF YOUR CREDIT INFORMATION

8. ACCESS TO A CREDIT REPORT ABOUT YOU

8.1 You have the right to ask for a copy of any credit report we have obtained about you from a credit reporting body. However, as we may not have retained a copy after we have used it in accordance with the Privacy Act, the best means of obtaining an up-to-date copy is to get in touch with the credit reporting body directly.

8.2 You have a right to have any inaccuracies corrected or, if there is any dispute as to accuracy, to have a note added to your credit reporting body file explaining your position.

8.3 If we decline your credit application wholly or partly because of adverse information on your credit report, the Privacy Act requires us to tell you of that fact and how you can go about getting a copy of your credit report.

9. CORRECTION

9.1 We aim to hold up to date Credit Information about you at all times. If you consider that any information we hold about you is incorrect in any way, you may seek the correction of that information.

9.2 To seek such a correction, please contact us through the 'Contact Us' page on our Website.

9.3 We do not charge a fee for requesting a correction of Credit Information.

9.4 In certain situations, we may not agree to a request to correct information we hold about you. If this occurs, we will advise you of this and our reason for not agreeing to the correction request in writing.

- 9.5 If we refuse your request to correct your Credit Information, you also have the right to request that a statement be associated with your Credit Information noting that you disagree with its accuracy.

SECTION E – MAKING A PRIVACY COMPLAINT

10. COMPLAINTS

- 10.1 We offer a free internal complaint resolution scheme to all of our customers. Should you have a privacy complaint, please contact us to discuss your concerns. Our contact details set out as per clause 11 below.
- 10.2 To assist us in helping you, we ask you to follow a simple three-step process:
- (a) gather all supporting documents relating to the complaint;
 - (b) contact us and we will review your situation and if possible, resolve your complaint immediately; and
 - (c) if the matter is not resolved to your satisfaction, please submit your complaint through the 'Contact Us' page on [our Website](#).
- 10.3 We rectify any breaches if the complaint is justified and will take necessary steps to resolve the issue.
- 10.4 In certain situations, to deal with a complaint it may be necessary to consult with third parties. However, please note any disclosure of personal information to third parties will be provided with your authority and consent.
- 10.5 After a complaint has been received, we send you a written notice of acknowledgement setting out the process. The complaint will be investigated, and the decision will be sent to you within thirty (30) days unless you have agreed to a longer time. If a complaint cannot be resolved within the agreed time frame or a decision could not be made within thirty (30) days of receipt, a notification will be sent out to you setting out the reasons and specifying a new date when you can expect a decision or resolution.
- 10.6 If you are not satisfied with our internal privacy practices or the outcome in respect to your complaint, you may approach the Office of the Australian Information Commissioner (“**OAIC**”) Commissioner with your complaint.

Office of the Australian Information Commissioner

Address: GPO Box 5218, Sydney NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Website: oaic.gov.au

- 10.7 AFCA is an external dispute resolution scheme in which we are a member. AFCA can consider certain privacy complaints relating to either the provision of credit or credit reporting information in general. You can lodge your complaint with:

Australian Financial Complaints Authority

Address: PO Box 3 Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

SECTION F – CONTACT US

11. CONTACT DETAILS

11.1 If you have any questions or would like further information about our privacy, credit reporting and information handling practices, please contact us through the 'Contact Us' tab on our Website.