

# Privacy and Credit Reporting Collection Statement

This Privacy and Credit Reporting Collection Statement explains how Dell Financial Services Pty Ltd ABN 19 086 351 537 (referred to as "we" or "DFS") collect, use and disclose your personal information (which includes credit-related information).

In this Collection Statement, personal information is any information about you and has the meaning given in the Privacy Act 1988 (Cth) and "credit-related information" means credit information, credit eligibility information and CRB derived information as those terms are defined in the Act.

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to provide that person with a copy of this Collection Statement.

## Collection

We collect your personal information so that we can consider any application you make to us, establish and administer the financial product or service provided to you, provide services to you in relation to that product or service, perform administrative functions, conduct customer satisfaction research, improve our products and develop new products, assist you to manage your debts, provide information about you to a guarantor or prospective guarantor, collect overdue payments relating to credit you owe or a guarantee you have given, and so that we and our related parties and corporate partners can tell you about other products and services you may be interested in.

In certain circumstances, we may also be required to collect sensitive information about your health, for example when you make an application for assistance with financial hardship caused by illness or injury. You consent to us collecting this information from third parties, for example a doctor or a hospital. You also consent to us collecting other sensitive information from you such as your membership of political associations or professional or trade associations.

Further, we may collect your personal information to comply with legislative and regulatory requirements, for example under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and/ or the *National Consumer Credit Protection Act 2009 (Cth)*.

If you do not provide us with the information we request, or authorise us to collect this information from third parties, we may not be able to provide you with the financial products and services that you have requested.

We collect, use, hold and disclose credit-related information about you for the purposes of assessing your creditworthiness (or the creditworthiness of your related company or other entity) in connection with an application for credit that has been made to us, to provide you (or your related company or other entity, as applicable) with our products and to process payments for these products. You expressly consent to us undertaking a consumer and/or commercial credit check on you in connection with any credit to be provided to you (or to your related company or other entity) or any credit which you agree to guarantee. If you offer to, or we request that you, guarantee any credit provided to your related company or other entity, we may use your credit-related information to assess your suitability as a guarantor of that credit. We may also obtain a credit rating or credit assessment score about you from a credit reporting body and/or derive our own score, and then use this score in assessing your credit worthiness for the purposes listed above. If the application is successful, we may also use your credit-related information to manage our business or other relationship with you (or your related company or other entity) and to arrange payment for the products that we supply (including to enforce any guarantees if applicable). We may disclose the fact that we are providing credit to you (or your related company or other entity, as applicable) to third parties, including credit reporting bodies and other credit providers.

Where possible, we will collect your personal information directly from you. However, we may also be required to collect personal information (including credit information and credit eligibility information) about you from a third party, for example to verify information provided by you to us or to assist us to contact or locate you. These parties may include other financial institutions, your representatives such as financial advisers or accountants, your insurers, brokers, referrers or other intermediaries, our corporate partners or agents, and government agencies (e.g. Centrelink). We may collect your credit-related information about you from the credit reporting bodies that we deal with and from other credit providers who have provided credit to you. We may use and hold this credit-related information in order to conduct a credit assessment on you and to decide whether to provide you (or your related company or other entity) with products or services on credit. We may also conduct searches of publically available information relating to you, or make informal enquiries of your trade creditors, in order to determine who else may provide credit to you. From time to time we may receive information that we have not asked for about you from third parties. We will only keep, use and disclose this information as permitted by law.

## Exchange – General

We may disclose your personal information in the normal operations of our business with parties which include our related bodies corporate, other credit providers (particularly when you are seeking finance from them or to notify them of a default by you or of the status of your credit facility if you are in default with any of those other credit providers), regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, credit and debt agencies, payments systems participants, agents, contractors and professional advisers who assist us in providing our services, your or our insurers (including lenders' mortgage insurers), your referees and guarantors (or prospective referees and guarantors), third parties for securitisation purposes and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, debt collectors, system developers or testers, accountants, auditors, valuers and lawyers. We may also disclose your personal information to third parties where you request us to or consent to us doing so or in order to fulfil our legal obligations.

Some of the parties with which we exchange your personal information, including other companies in the Dell group, our service providers and other third parties listed above, may be located outside Australia in countries including within Europe, India, New Zealand, the Philippines, Singapore or the USA.

## Exchange – Credit Reporting Bodies

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide a credit-related service to their customers (which include us). We may exchange your personal information (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) with a credit reporting body to obtain a credit report about you or to allow the credit reporting body to create or maintain credit history information about you, or for both purposes.

The credit reporting bodies that we may disclose your information to are:

- illion Australia Pty Ltd (contact details available at [www.checkyourcredit.com.au/ContactUs](http://www.checkyourcredit.com.au/ContactUs)); and
- Equifax Australia Information Services and Solutions Limited (contact details are available at [www.mycreditfile.com.au/support/](http://www.mycreditfile.com.au/support/)).

Credit reporting bodies collect credit-related information about individuals from a range of sources to provide credit reports about these individuals to their customers (including us). Where we provide your credit-related information to these credit reporting bodies, they may include this information in reports that they subsequently provide about you to other credit providers in order to assist those entities to assess your credit worthiness. You have a right to obtain a copy of the credit reporting policies of any credit reporting bodies that we disclose your credit-related information to. If you would like to obtain a copy of any of these policies, you should contact the relevant credit reporting body directly using the contact details set out above.

If you (or your related company or other entity) do not pay for our products and services in accordance with our agreement with you, if you (or your related company or other entity) defraud us or try to do so, or if you (or your related company or other entity) otherwise commit a serious credit infringement, we may disclose details of these defaults to the credit reporting bodies that we deal with. If we need to take these steps, this may affect your ability to obtain a loan or other credit in the future.

You also have a right to request that credit reporting bodies do not use any credit-related information held by them for the purposes of pre-screening any direct marketing by credit providers. If you would like to make such a request, please contact the credit reporting bodies using the contact details set out above.

If you believe that you have been a victim of fraud or identity theft, you have a right to contact the credit reporting bodies and ask them not to disclose your credit-related information. If you would like to make such a request, please contact the credit reporting bodies using the contact details set out above.

### **Credit reports**

You consent to us obtaining a credit report about you from a credit reporting body. The credit report may include:

- credit information (a "**consumer credit report**"); or
- information concerning your commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

If you have a credit facility with us (or are an applicant for a credit facility), we may obtain a consumer credit report or commercial credit report about you either before, during, or after the provision of credit to you and you agree that we may use that credit report to assess your application for credit, to collect overdue payments you owe or for our internal management purposes related to credit provided to you.

If you are a guarantor in relation to a credit facility with us, you agree that we may use that credit report to assess whether to accept you as a guarantor.

### **Exchange – Guarantors**

If you have a credit facility with us (or are an applicant for a credit facility), we may give information about you to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you.

This may happen before, during or after the provision of credit to you and may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

You consent to us disclosing your personal information to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you, including for the purpose of that person considering whether to act as a guarantor or provide security.

### **Exchange – Other Credit Providers**

We may exchange information about you with another credit provider. This information may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

You consent to us disclosing your personal information to another credit provider for the purpose of:

- assessing an application you have made for credit or assessing your creditworthiness;
- notifying those other credit providers of the status of your credit facility if you are in default with any of those other credit providers; or
- attempting to assist you to avoid defaulting on your credit obligations.

### **Our Privacy Policy**

DFS's Privacy Policy, a copy of which is available on our website and can also be requested by contacting 1300 734 930.

You may contact our Privacy Officer in relation to your personal information (or to opt out of marketing)

by:

- telephone on 1300 734 930
- post at

Dell Financial Services,  
GPO Box 4086,  
Sydney, NSW 2001.