



Privacy Policy

Genesis Finance Privacy Policy

Allied Retail Finance Pty Ltd ABN 31 609 859 985 trading as Genesis Finance; Australian Credit Licence 483211 and its related businesses ('we', 'us', 'our') are committed to protecting your privacy and the confidentiality of your personal, credit and credit-eligibility information (**information**).

In handling your information, we are bound by, and comply with, the Privacy Act 1988, the Australian Privacy Principles (**APPs**) and the Privacy Credit Reporting Code (**Code**).

This privacy policy sets out how we collect, use, disclose and manage your information, how you can access or seek the correction of that information if you wish and how you can complain if you are not satisfied with our policies and processes.

What is personal information, credit information and credit-eligibility information?

When we refer to *personal information*, we mean information from which your identity is reasonably apparent, which may include information or an opinion about you. The personal information we hold about you may also include credit-related information.

Credit information, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information.

Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we made need to identify you. When you use our website or mobile applications, we may collect information about your location or activity, including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used, and other user location information.

If you are applying for finance or providing a guarantee, we may also collect the ages and number of your dependants and cohabitants, the length of time you have resided at your current

address, your employment details, and proof of earnings and expenses. If you apply for any insurance product through us, we may collect information about what is being insured, the beneficiaries, and your health information, including medical and lifestyle information from you or your health professionals. We will only collect health information from you with your consent.

Information Collection

We collect information from, and about, you to, as appropriate:

- respond to your enquiries about our finance products or insurances we can source for you
- assess your credit application and provide you with the consumer or commercial finance you require from us
- assess the application for finance made by a company of which you are a director
- assess your application to guarantee the repayment of finance we are considering providing
- manage that finance
- provide customer support
- promote our finance products
- manage any complaints
- manage any business arrangements under which we provide or receive goods or services

We also use the information we collect to:

- verify your identity
- manage your account
- develop new products, policies and procedures
- undertake market research
- obtain legal and compliance advice about our obligations
- manage our risk
- meet our regulatory and legal obligations

The information we collect may include personal identification, contact details, financial information, lending and default history, banking details, bank statements, personal and trade references and employment or business history, depending on the relationship you wish to have with us. If you choose not to provide this information, our ability to assist you may be restricted.

Wherever possible, we will collect your information directly from you, or from your broker, should you wish to apply for finance. We may obtain information about you from a third party, such as your accountant, lawyer, employer or a credit reporting body, for a particular purpose. Wherever possible

we will tell you who we need to contact and why.

We may also collect information from you if you choose to use our website to communicate with us. We will collect the information you provide through our interactive facilities, such as customer enquiry, online finance application or comment forms.

In some circumstances, brokers, dealers, accountants, referees, external dispute resolution schemes, your agents and government bodies may provide us with your information. The circumstances in which third parties provide us with information include purchase or service requirements, employment or finance applications, account management and complaints.

We take a range of measures and reasonable steps to protect any information we collect so it will be safeguarded from misuse, loss, unauthorised access, use, disclosure or modification. We may disclose and store your information overseas to our service providers who are located or hold data overseas including in the United Kingdom and New Zealand. For more information on the countries to which this information is disclosed, please contact us. We also use cloud computer services and require their security measures to meet Australian privacy standards.

The law may require us to retain your information for a period of time after our business dealings have finished. It is securely stored and disposed of, or de-identified, when no longer required.

Website Usage

When you visit our website, our ISP host records a range of information, including your server address, domain name, the date and time of the visit and the pages viewed.

This information may be collected by using cookies which is data sent to your web browser. This allows our site to interact more efficiently with your computer. If you disable the use of cookies, your use of our site may be affected.

Information collected about your visit to our site is retained for statistical and website development reasons and is not in a form which would enable us to identify you.

When visiting our site, you will not be required to provide us with any information unless you request information about our finance or respond to a promotion. If you do, we will ask you to provide contact details along with other information required to respond to your contact with us.

We may also retain that information provided for product planning purposes. It may also be used for direct marketing purposes unless you tell us you do not wish to receive marketing material.

Our website may also feature links to other service provider websites we believe you might find useful

and informative. As we are not responsible for the privacy practices of these other sites, we encourage you to read the privacy policy of each site you choose to visit.

Information Usage

We use your information to assess and provide you with the finance you require, consider your suitability to be a guarantor and perform other functions and activities associated with managing our relationship.

Those functions and activities can include our internal administration, credit assessment, account management including any necessary collection activities, product or service development, compliance audits/reviews, marketing, complaints management, planning and research requirements as well as future offers of finance to you.

Where you, as an individual, apply for finance with us, or agree to act as a guarantor, you authorise how we may collect, use, hold and disclose your information in the Privacy Statement and Consent we ask you to sign before we consider your application for credit or to be a guarantor.

We will disclose your information to third parties only as the Privacy Act permits and where there is a valid reason to do so. All third parties must use your information only for the specific purpose for which we supply it.

Third parties may include:

- Prospective funders or other intermediaries in relation to your finance requirements
- Employees, contractors, agents, auditors and advisers
- Other organisations that are involved in managing or administering your finance, such as third party suppliers, printing and postal services, call centres, lenders, mortgage insurers, trade insurers and credit reporting bodies
- Your agents, including your dealer or broker, where required
- Any person who represents you
- Other guarantors or borrowers (if more than one)
- Insurers, insurance brokers and insurance assessors
- Service providers who assist us promote our services and/or to manage our business, including auditors and lawyers
- Debt collection agencies
- Referees, where authorised
- Companies to which we are related
- Government authorities and law enforcement agencies, as required by law only
- Investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business
- A dispute resolution body of which we are a member

- Other business partners and their agents or contractors
- Government authorities which hold your driver's licence and/or motor vehicle registration information in order to confirm your address details.

Prior to disclosing any of your information to another person or organisation, we make sure there are appropriate privacy, data handling and security arrangements in place to protect your information.

We do not sell your information to other organisations for marketing purposes.

We may also provide your information to, and receive your information from, a credit reporting body (CRB). We may:

- disclose your information to Equifax and/or illion, a credit reporting body for credit assessment or collections purposes;
- obtain your consumer or commercial credit report;
- use information provided by the CRB for credit assessment or collections purposes, including:
 - your name, address and date of birth;
 - your employment history;
 - current and previous credit account history;
 - repayment history;
 - default history;
 - any court proceedings – summons, judgement and bankruptcy actions;
 - serious credit infringements history, covering fraudulently obtaining, or attempting to obtain finance or shown an intention to avoid repayment obligations; and
 - your credit eligibility information;
- provide the CRB with your repayment history;
- notify the CRB of any overdue payments, provided they are more than 60 days overdue, we have attempted to collect the payment and we have notified you of our intention to do so;
- notify the CRB of a serious credit infringement if we have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us (we will only do this if we have not been able to contact you over a 6 month period); and
- ask the CRB to assess your eligibility to receive direct marketing material from us.

Any information shared with, or by, a CRB is held in electronic form, trackable through the CRB or our systems by time, date, account and user.

Electronic Communication

When you authorise us to provide you with documents electronically, we will provide them by email or SMS in accordance with the information provided.

You can cancel your authorisation at any time by notifying us in any of the ways shown in our Contact section (below).

Direct Marketing

From time to time, we may use your information to inform you about our products and services including special offers. We may also send you material relating to joint promotions with dealers and our other business associates of our respective products and services.

You may at any time opt out of receiving marketing information by phoning us on 1300 739 214 or by writing to us at privacy@genesisfinance.com.au. If we are sending you direct marketing by email, you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your information

It is important to us that the information we hold about you is accurate and up-to-date. During the course of our relationship with you, we may ask you to inform us if any of your information has changed.

If you wish to make any changes to your information, you may contact us. We will generally rely on you to ensure that the information we hold about you is accurate or complete.

Information Access and Correction

You can access the information we hold about you by contacting us in any of the ways shown in our Contact section (below).

Depending on the type of request that you make, we may respond to your request immediately. Otherwise, we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your information, for example, if the information relates to existing or anticipated legal proceedings, if your request is vexatious, or if the information is commercially sensitive.

If we deny you access to the information we hold about you, we will explain why unless it would be unreasonable to do so.

If any of the information we hold about you is incorrect, inaccurate or out-of-date, you may request

that we correct the information by phoning us on 1300 739 214 or by writing to us at privacy@genesisfinance.com.au.

If appropriate, we will correct the information at the time of your request. Otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected your information within 30 days.

We may need to consult with other finance providers or CRBs or entities as part of our investigation.

If we refuse to correct information, we will provide you with our reasons for not correcting the information unless it would be unreasonable to do so.

You can also access the information the CRB holds about you by contacting them for a copy of that information at:

Equifax Australia Information Services and Solutions Pty Limited

Mailing address: GPO Box 964, North Sydney, NSW 2059

Phone: 13 8332

Website: www.equifax.com.au/contact

Illion Australia Pty Ltd

Phone: 13 2333

Website: www.illion.com.au/contact-us

Business without identifying you

In most circumstances, it will be necessary for us to identify you in order to successfully do business with you. However, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information (for example, if you make general inquiries about interest rates or current promotional offers).

Sensitive information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

Complaints and Concerns

Please contact us if you have any complaints or queries about how we manage your information, or you no longer wish to receive marketing materials. You can contact us by mail, phone or email, as listed below.

If you lodge a complaint, our Internal Dispute Resolution officer will investigate your complaint. We will aim to commence the investigation within 2 days

and provide you with a response within 14 days. We will seek your agreement to a longer time if it is needed. We will keep you informed of the investigation process by phone or email at least once a week and aim to provide you with a written response to your complaint within 30 days.

If you do not accept our response, you may take the complaint to our External Dispute Resolution Scheme, AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers and can be contacted on the below details:

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Writing to: GPO Box 3, Melbourne VIC 3001

Alternatively, you may make a complaint to the Privacy Commissioner who can be contacted at either www.oaic.gov.au or by phone on 1300 363 992.

Contact Us

If you have any questions regarding our privacy policy, your privacy authorisations or handling of information, please contact us by any of the contact methods below.

Email: privacy@genesisfinance.com.au

Postal Address: Locked Bag 2080 North Ryde BC NSW 1670

Phone: 1300 739 214



Credit Reporting Policy

Credit Reporting Policy for

Allied Retail Finance Pty Ltd trading as Genesis Finance ('we', 'us', 'GEN', 'the Lender')

ABN: 31 609 859 985 ~ Australian Credit Licence: 483211

Level 6, 15 Talavera Road, Macquarie Park NSW 2113

Phone: 1300 739 214 ~ Email: enquiries@genesisfinance.com.au

Allied Retail Finance Pty Ltd ABN 31 609 859 985 trading as Genesis Finance; Australian Credit Licence 483211 ('GEN', 'we', 'us', 'our') collects, uses, holds and discloses credit-related information about you to assess your creditworthiness, assess your application for credit or your capacity to be a guarantor, manage that credit, establish your identity and to comply with our legal obligations.

In managing your credit-related information, we comply with the **Privacy Act 1988 (Cth)** (Privacy Act), Privacy Credit Reporting Code (**Code**).

This credit reporting policy sets out what credit-related information we obtain, how it is disclosed, to whom and under what circumstances. It also sets out your rights to access that credit-related information, have it corrected where necessary and to lodge a complaint if you are dissatisfied with how we manage your credit-related, or any other, information.

This credit reporting policy is to be read in conjunction with our Privacy Policy for the handling of personal information and in accordance with the Australian Privacy Principles.

Credit-related information

There are a range of definitions that apply to the credit-related information we may hold or disclose about you. They vary depending on how the information is collected, disclosed or used, even if the information is the same.

Credit-related information is any of the following:

- Identification details
- Credit liability
- Credit eligibility information
- Repayment history information
- Credit Reporting Body enquiries
- Product details – including the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid
- Default information (including overdue payments)
- Payment information
- Payment arrangements
- New arrangement information
- Court proceedings information
- Personal insolvency information
- Publicly available information

- Serious credit infringements – credit fraud (attempted or actual) and/or avoidance of loan/lease obligations

We collect as much of this credit-related information from you where we can. Some credit-related information is also obtained from a Credit Reporting Body (**CRB**), credit providers identified in your credit application and other parties, as necessary.

Information we obtain in, or derive from, your credit application and/or from a CRB is defined as credit eligibility information. We use this information, called derived information, to assist us determine whether you meet our credit criteria. We also use other information to decide whether to accept or decline your application.

All information we hold about you is held in electronic and/or hardcopy form and securely stored.

Credit Reporting Body Disclosures

When we collect credit-related information from you in the credit application process, we use that credit-related information in a number of ways to assess your credit application and to manage any credit contract that results. We may:

- use the credit-related information that we exchange with credit reporting bodies to confirm your identity, assess your creditworthiness, assess your application for finance or your capacity to be a guarantor, and manage your finance;
- exchange your credit-related information with Equifax and/or Illion Australia, credit reporting bodies (CRB) - the information we may exchange with CRBs includes your identification details, what type of loans you have, how much you have borrowed, whether or not you have met your loan payment obligations and if you have committed a serious credit infringement (such as fraud);
- use credit-related information the CRB provides to assist us assess your credit;
- provide the CRB with your repayment history of your consumer credit;
- if you propose to be a guarantor, obtain a credit report about you;
- notify the CRB of any overdue payments on consumer credit;
- notify the CRB of a serious credit infringement of your consumer credit (for example, if we

have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us);

- check the CRB for updated contact details if we lose contact with you; and
- ask the CRB to assess your eligibility to receive direct marketing material from us.

When we obtain credit eligibility information from a CRB about you, we may also seek publicly available information and information about any serious credit infringement that you may have committed.

The CRB may include your credit-related information (including the information we disclose to the CRB) in reports to other credit providers to assist them in assessing your credit worthiness.

Notifiable matters

The law requires us to advise you of 'notifiable matters' in relation to how we may use your credit-related information. You may request to have these notifiable matters (and this policy) provided to you in an alternative form.

You have the right to request access to the credit-related information that we hold about you and make a request for us to correct that credit-related information if needed. See 'Accessing and correcting your personal and credit-related information' below for further information.

Sometimes your credit-related information will be used by CRBs for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the CRBs at any time to request that your credit-related information is not used in this way.

You may contact the CRBs to advise them that you believe that you may have been a victim of fraud. CRBs must not use or disclose your credit-related information for a period of 21 days after you notify them that you may have been a victim of fraud.

Contact details of the CRBs we use are listed below:

Equifax Australia Information Services and Solutions Pty Limited

Mailing address: GPO Box 964, North Sydney, NSW 2059

Phone: 13 8332

Website: www.equifax.com.au/contact

Illion Australia Pty Ltd

Phone: 13 2333

Website: www.illion.com.au/contact-us

Offshore Disclosures

We may disclose your credit-related information to overseas entities that provide support functions to us, including in the United Kingdom and New Zealand. You

may obtain more information about these entities by contacting us. If we disclose your credit-related information to entities that are located overseas, we ensure that appropriate data handling and security arrangements are in place.

Accessing and correcting your personal and credit-related information

You have the right to ask us:

- to provide you with the credit-related and personal information we hold about you; and
- to correct the credit-related information we hold if it is incorrect.

If you require access to that information or wish to seek the correction of that information, please contact our Privacy Officer as listed in Our Contact Details below.

Depending on the type of request that you make, we may respond to your request immediately. Otherwise, we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your credit-related information, for example, if the information relates to existing or anticipated legal proceedings, if your request is vexatious, or if the information is commercially sensitive.

If we deny you access to the credit-related information we hold about you, we will explain why unless it would be unreasonable to do so.

If any information is incorrect, out of date or incomplete, you have the right to have that information updated and corrected. If appropriate, we will correct the credit-related information at the time of your request. Otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected your personal or credit-related information within 30 days. We may need to consult with other finance providers or CRBs or entities as part of our investigation. If, for any valid reason, we refuse to correct your information, we will explain why unless it would be unreasonable to do so.

In some cases an administration fee may be charged to cover the cost of providing your credit-related and personal information.

Complaints and concerns

Please contact us if you have any complaints or queries about how we manage your credit-related information. You can contact our Customer Service Team in the first instance on Ph: 1300 739 214.

If you are not satisfied that your complaint is resolved, you may subsequently lodge a complaint with our Internal Dispute Resolution officer to investigate. Such

complaints must be made in writing to our address shown in Our Contact Details below or via email to:

complaints@genesisfinance.com.au

We will aim to be in contact with you regarding your complaint within 2 working days and will let you know who will be assisting you, their contact details and the expected resolution timeframe. We may ask you for additional documentation to help resolve the issue. We will keep you informed of the investigation process by phone or email and aim to provide you with a written response to your complaint within 30 days.

Should a complaint arise which we do not resolve to our mutual satisfaction, please be aware you can then take it to our external dispute resolution service. This is a free service which provides you with an independent mechanism to resolve any specific complaints or disputes you have with us which we cannot resolve together.

We are a member of the Australian Financial Complaints Authority, or AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers and can be contacted on the below details;

Telephone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au
Writing to: GPO Box 3, Melbourne VIC 3001

Alternatively, you may lodge a complaint with the Privacy Commissioner which can be contacted at either www.oaic.gov.au or by phone on 1300 363 992.

Contact Us

If you have any questions regarding our credit reporting policy or handling of information, please contact us by any of the contact methods below.

Email: privacy@genesisfinance.com.au
Postal Address: Locked Bag 2080 North Ryde BC
NSW 1670
Phone: 1300 739 214

Changes to our credit reporting policy

We may change this policy from time to time or as the need arises. We will post any changes to this policy on our website.

You may request this policy in an alternative form by contacting us.

This policy was last updated on 18 October 2022.