

STATEMENT OF NOTIFIABLE MATTERS

The following is Alpha's Statement of Notifiable Matters, and as such compliments - and should be read with - Alpha's Credit Reporting Policy (www.alphafinance.com.au/credit-reporting-policy). Specifically, the Statement of Notifiable Matters conveys which credit reporting bodies Alpha reports your credit-related information to. Alpha handles credit information in a manner compliant with the Privacy Act 1988 (Cth) ('Privacy Act'), and the Privacy (Credit Reporting) Code ('CR Code'), at all times.

Alpha's Credit Reporting Body

This policy provides information on Alpha's management of credit information, including but not limited to:

- Your right to access the credit information we hold, where that credit information concerns you;
- Your right to seek the correction of that credit information;
- Your right to complain where Alpha has breached credit reporting provisions of the Privacy Act 1988 (Cth) or the Privacy (Credit Reporting) Code. This includes how we will address such a complaint; and
- Entities outside Australia which Alpha is likely to disclose credit information to, and the countries where these entities are located (where practicable to list).

Credit Information

Credit information is a form of personal information which concerns an individual's creditworthiness. This kind of information can either be provided to you, or applied for. This includes credit for personal, domestic or household purposes and credit in connection with a business. Credit information can also cover information about you as a guarantor of a loan, or as an insured party under a credit related insurance policy.

Credit Reporting Bodies (CRB's) and your Personal Information

CRB's are allowed, under the Privacy Act and CR Code, to handle personal information of a credit related nature. If you apply for any kind of credit, or offer to act as a guarantor, we may disclose your personal information to, or collect personal information about you from a CRB. This information is used for the purpose of determining your eligibility for credit, as outlined in the Credit Reporting Policy. Alpha may process this information so that it can create an unsuitability assessment, or other ratings of your suitability for credit.

From time to time CRB's may include your personal information in reports that they provide to credit providers

in order to assist those providers in assessing your credit worthiness (e.g. when you have applied for a loan from the provider).

Alpha uses two CRB's:

- Equifax (www.equifax.com.au); and
- Illion (www.illion.com.au).

For contact details and information on how CRB's manage credit related personal information, please see their respective Privacy Policies, available on their websites (listed above).

CRB's offer a service to credit providers who want to send direct marketing material about credit services to individuals. This is called "credit pre-screening". You have the right to request that CRB's do not use your information for this purpose. To opt out of credit pre-screening, contact the CRB using the contact details listed on their respective websites (listed above).

You may also request that a CRB does not 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.

Both the Privacy Act and the CR Code limit what Alpha can do with the information we obtain from a CRB. Generally, information of this nature may only be used in relation to the consumer credit products you already hold through us. For example, 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 CRB.

Trading Names

The Alpha Companies to which this policy applies are: Alpha Car Finance Pty Ltd (ABN 93 151 835 040) and AGLC Holdings Pty Ltd (ABN 24 115 911 683).

Last Updated

This document was updated and/or last released on 15/01/2020.