

Statement of Notifiable Matters



About this 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.

Credit-related Information

In this Statement, our Credit Reporting Policy and Privacy Policy, we refer to 'credit-related information' to capture some or all information related to your financial position, such as credit for personal, domestic or household purposes and credit in connection with a business that has been provided to you, or that you have applied for, which may have a bearing on your creditworthiness and which we may use in our decision to approve or reject your application for credit. 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. More information about credit-related information is set out in the Credit Reporting Policy.

Notifiable matters

Under the CR Code, there are several 'notifiable matters' we are required to disclose to you at or before the time of collecting credit-related information that is likely to be disclosed to a CRB.

As set out in our Credit Reporting Policy, we may disclose Credit Information or Credit Eligibility Information to the following CRBs:

- **Equifax** (Contact details are available at www.mycreditfile.com.au/support/); and
- **Illion** (Contact details are available at www.illion.com.au/contact-us).



Please note:

- CRBs may include the credit-related information we provide them in reports, which they then provide to other credit providers to assist those credit providers to 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 CRB;
- you can request a copy of our Privacy Policy and our Credit Reporting Policy using our contact details below, or obtain them directly from our website;
- you can request a copy of a CRB's Credit Reporting Policy using the contact details above;
- you have the right to access credit-related information we hold about you, request that we correct the information, and make a complaint, as set out in our Privacy Policy and Credit Reporting Policy;

- CRBs 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 CRBs do not use your information for this purpose. To opt out of credit pre- screening, contact the CRB using the contact details listed above; and
- 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.

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).

Trading Names

This document was updated and/or last released on 13/01/2021.