



COLLECTING AND DISCLOSING PRIVATE INFORMATION

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What information can be disclosed?

The *Privacy Act 1988* (Part II and Part IIIA), allows the following, as well as further, information about you to be disclosed:

- details to identify you - including, name(s) and alias(es), sex, date of birth, current and 2 previous addresses, current or last known employer, and driver's licence number
- that you have applied for credit and the amount and/or that Lion Pty Ltd and its associated and related entities (the Company) is a current credit provider to you
- a credit default by you, including payments overdue for at least 60 days and details of any collection action against you
- certain information entered or recorded on the National Personal Insolvency index and/or information about a judgment of an Australian court (other than criminal proceedings) relating to credit provided to, or applied for by, an individual
- advice that payments previously notified as unpaid are no longer overdue and/or the fact that credit provided to you has been paid or otherwise discharged
- information about overdue payment(s) equal to or more than \$150
- in specified circumstances, if, in the opinion of the Company, you have committed a serious credit infringement (eg you have acted fraudulently)
- other specified information about your credit worthiness, credit standing credit history or credit capacity

When can information be disclosed?

This information can be disclosed for the purpose of:

- assessing your application for commercial credit or your credit worthiness
- continuing to supply you with credit
- notifying credit providers about the status of credit provided to you by the Company if you are in default with payments
- collecting overdue payments from you including passing such information to a debt collection agency and/or a credit reporting body
- allowing or enabling a credit reporting body to maintain a credit file about you

Who can give or obtain information?

The Company may:

- obtain a commercial and/or a consumer credit report containing information about you from a credit reporting body
- exchange credit information about you with a credit reporting body and other providers of credit to you named in your credit application or in a credit report from a credit reporting body

Guarantors

The Company may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Trade insurer

A registered trade insurer may obtain a consumer credit report about you from a credit reporting body to assess whether to provide trade insurance to the Company in relation to your application for commercial credit.

Marketing purposes

The Company may use, and share with its associated and related entities, information about you for marketing it and their products with you.