

Credit Reporting Collection Statement

I/We acknowledge that I/we have made an application for credit from Credit Asset Management Limited TRADING As SAMLoans. SAMLoans may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act. I/we may have access to personal information collected and held by SAMLoans and the Lenders – Bank of China Limited. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

Bank of China Limited, Sydney Branch ABN 29 002 979 955 and **Bank of China (Australia) Limited** ABN 28 110 077 822 (**we/us/our**) collect, use and disclose personal information and Credit-Related Information about individuals as set out below.

Our Policies

Privacy Policy

Personal information is treated in accordance with our Privacy Policy. This policy contains information on:

- how we manage your personal information;
- how you may:
 - access your personal information held by us
 - seek correction of that information
 - make a complaint about a breach of the Australian Privacy Principles or about how we deal with such complaints.
- whether it is likely that we will disclose your personal information to entities that do not have an Australian link and, if so, the countries in which those entities are likely to be located.

Our Privacy Policy may be obtained by visiting our website at www.bocau.com.au or by contacting us on 1-800-092-009 (toll free) or +61 2 8235 5812 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW holidays).

Credit Reporting Policy

Credit-Related Information is treated in accordance with our Credit Reporting Policy. This policy contains information on:

- how we manage your Credit-Related Information;
- how you may:
 - access your Credit Eligibility Information held by us;
 - seek correction of your Credit Information or Credit Eligibility Information held by us; and
 - complain about a failure by us to comply with the credit reporting provision of the *Privacy Act 1988* (Cth) (**Privacy Act**) or the Credit Reporting Code and how we will deal with such complaints; and
- whether it is likely that we will disclose your Credit Information or Credit Eligibility information to entities that do not have an Australian link and, if so, the countries in which those entities are likely to be located.

Our Credit Reporting Policy may be obtained by visiting our website at www.bocau.com.au or by contacting us on 1-800-092-009 (toll free) or +61 2 8235 5812 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW holidays).

Defined terms

For the purpose of this Credit Reporting Statement:

“**Credit Reporting Body (CRB)**” is an entity that collects, holds, uses and discloses personal information about an individual for the purpose of providing other entities with information about the credit worthiness of an individual, for permitted purposes.

“**Credit Reporting Information**” refers to Credit Information or CRB Derived Information. This information is generally held by a Credit Reporting Body and disclosed to a credit provider in the form of a credit report.

“**Credit-Related Information**” refers to Credit Information, Credit Eligibility Information and CRB Derived Information (those terms are defined in the Privacy Act and as summarised in section 2 of our Credit Reporting Policy).

“**Personal information**” is defined in the Privacy Act as information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not.

Collection of information

We collect personal information and Credit-Related Information from the individual applicant(s) or individual guarantor(s) named in this Application (**you**), including information obtained in this Application and during the term of any credit provided by us or any guarantee given to us.

The information that we collect is required to:

- assess this Application for credit and if the Application is successful, to enable us to establish and manage any credit or facilitate the provision of credit to you (or your related company or other entity);
- assess whether you are suitable to be a guarantor for the credit applied for in this Application; or
- is required to be collected under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Information may also be required:

- for any other purposes which relates to or arises out of requests or complaints made by you; and
- to take any action we are required or authorised by law to take.

We collect personal information and Credit-Related Information from Credit Reporting Bodies listed below and other credit providers named in this Application:

- for the purpose of assessing this application for credit and for future management of the customer or credit, including collection of overdue payments; or
- for the purpose of assessing your suitability as a guarantor for credit; and
- this collection is authorised under the *Privacy Act 1988* (Cth)

If we are unable to collect your personal or Credit-Related Information, we may be unable to process this Application and therefore unable to provide the products and services required.

Disclosure of information

We may disclose your personal information and Credit-Related Information to our related companies, guarantors or potential guarantors and to third parties, including debt collectors, our brokers, credit management agencies, persons involved in securitisation arrangements with us, mortgage insurers, other credit providers, Credit Reporting Bodies and government bodies and regulatory authorities (where required or authorised by law). We also disclose Credit-Related Information to third parties who provide services to us or who provide services to you on our behalf. Further details are set out in our Credit Reporting Policy.

Information provided to Credit Reporting Bodies

We provide your Credit-Related Information to Credit Reporting Bodies. The information that we provide may be used by a Credit Reporting Body to include in reports provided to credit providers to assist them to

assess your credit worthiness. If you fail to meet payment obligations in relation to consumer credit or if you commit a serious credit infringement, we may be entitled to disclose this to the Credit Reporting Body.

The Credit Reporting Body that we may disclose your information is:

Veda Advantage Ltd – 1300 762 207 Level 15, 100 Arthur Street North Sydney NSW 2060
www.veda.com.au

You can obtain a copy of the credit reporting policy of any Credit Reporting Body (about the management of your Credit-Related Information by the Credit Reporting Body) that we disclose your Credit-Related Information to. If you would like to obtain their credit reporting policy, you should contact them directly using the contact details set out above.

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; and
- request that credit reporting bodies do not to disclose your credit-related information in circumstances where you reasonably believe that you have been a victim of fraud or identity theft.

If you would like to make either of these requests, you should contact the credit reporting bodies using the contact details set out above.

We may also disclose your Credit-Related Information to our related companies or branches located world wide and third party service providers that are located in one or more overseas countries or hold information in overseas countries.

It is not practicable for us to list every country in which such recipients are located but it is likely that such countries:

- where we will disclose information to our related companies or branches will be located include Bahrain, Belgium, Cambodia, China, Dubai, France, Germany, Hong Kong, Hungary, Indonesia, Italy, Japan, Korea, Luxembourg, Macau, Malaysia, Mongolia, Netherlands, Philippines, Poland, Republic of Khazakhstan, Russia, Singapore, Sweden, Taiwan, Thailand, United Arab Emirates, UK, USA, Vietnam and other countries which we may notify you of from time to time (including at the time of collecting your information); and
- where we will disclose information to third party service providers include British Virgin Islands, Cayman Islands, China, Hong Kong and New Zealand and other countries which we may notify you of from time to time (including at the time of collecting your information).

Please refer to our current Credit Reporting Policy on our website at www.bocau.com.au for current information on the countries where such overseas recipients are likely to be located.

Your rights to access or request for correction of information or to make a complaint

You have a right to access the personal information and Credit-Related Information that we hold about you, to correct that personal information and Credit-Related Information and to make a complaint about our handling of your personal information and Credit-Related Information. Our Privacy Policy and Credit Reporting Policy provide more information on how you can exercise these rights.

Marketing and other purposes

In addition to the purposes stated above we may use your personal information for marketing and research purposes.

To opt out of direct marketing from us, call us on 1-800-092-009 (toll free) or +61 2 8235 5812 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW holidays) or write to us as follows:

Compliance Officer,
Bank of China Ltd.
39-41 York Street, SYDNEY, NSW 2000.

Your acknowledgment and consent (*must be signed by each individual applicant and guarantor*):

1. **(If you are an applicant or a guarantor)** By signing this Application you:
 - confirm that you are aged 18 or above;
 - acknowledge that you have received and read our Privacy Policy and Privacy Collection Notice;
 - acknowledge that you have received and read our Credit Reporting Policy and the Credit Reporting Collection Statement;
 - agree that we may exchange your Credit-Related Information with the credit reporting body(bodies) named in the Credit Reporting Policy (as permitted by the *Privacy Act 1988* (Cth)) and to obtain a credit report from them, including may provide information to a Credit Reporting Body for each review of your facility and we may obtain a credit report from a Credit Reporting Body for the purpose of such review;
 - agree that we may collect, hold, use and disclose your personal information and Credit-Related Information for the purposes set out in the Credit Reporting Collection Statement and Credit Reporting Policy, Privacy Collection Notice and Privacy Policy;
 - unless you have opted out, that we may use your personal information for marketing or research purposes; and
 - you consent to us disclosing your Credit-Related Information to other credit providers for the purposes set out in the Credit Reporting Collection Statement or other purposes permitted by the *Privacy Act 1988* (Cth).

2. **(If you are an applicant)** By signing this Application you:
 - consent to us using your Credit-Related Information to assess this Application by you for consumer credit or commercial credit and for future management of the consumer credit or commercial credit, including collection of overdue payments and you consent to the Credit Reporting Body disclosing Credit-Reporting Information to us for such purposes;
 - consent to us disclosing your Credit-Related Information to a potential guarantor or a guarantor once the consumer credit or commercial credit is in place; and
 - confirm you have obtained the consent of any individual whose personal information you have disclosed to us in this Application and you have informed the individual of the information in this Credit Reporting Collection Statement.

3. **(If you are a guarantor)** By signing this Application, you consent to us using your Credit-Related Information to assess your suitability as a guarantor in relation to this Application for consumer credit or commercial credit or for consumer credit or commercial credit that has been provided by us and you consent to the Credit Reporting Body disclosing Credit-Reporting Information to us for such purposes.