

STATEMENT OF NOTIFIABLE MATTERS

Important Information relating to credit reporting

Under the Credit Reporting Privacy Code, there are several 'notifiable matters' that we are required to disclose to you at or before the time of collecting personal information that is likely to be disclosed to a credit reporting body.

Those matters include:

1. a credit reporting body may include the credit information we provide to it in reports, which it then provides to other credit providers to assist those other credit providers to assess your credit worthiness;
2. if you commit a serious credit infringement, we may disclose this to a credit reporting body;
3. you can request a copy of our Credit Reporting Policy by contacting us, or obtain it directly from our website; and
4. you can request a copy of Equifax's credit reporting policy at the contact details set out below.

This Statement of Notifiable Matters sets out important information about credit reporting that is relevant to you if you are an individual applying for a credit product or who holds a credit product from Panasales. It includes information:

1. regarding the management of your personal and credit information by Panasales;
2. on the credit reporting bodies ("CRB") to whom we may disclose your credit information; and
3. on your rights regarding your credit information.

Credit information is personal information that is relevant to credit that has been provided to you or that you have applied for. It is also information about you in your capacity as a guarantor of credit obligations of another party.

This Statement of Notifiable Matters should be read with our Privacy Policy and Credit Reporting Policy (which is available on our website), that provide details about our management of personal information and credit related personal information, that we hold about you.

Disclosure to CRBs

If you apply for credit from us, propose to be a guarantor in respect of credit provided by us or are a director of a borrower or guarantor company then we may disclose your personal information and credit information to the following CRBs:

Equifax Australia Information Services and Solutions Pty Limited
Telephone: 13 83 32
<https://www.equifax.com.au/personal>

The CRBs that Panasales disclose your information to may use that information in reports provided to other credit providers so that those credit providers can assess your creditworthiness. For example, Panasales may disclose to a CRB information regarding your failure to meet payment obligations or about a serious credit infringement.

Your Rights

In addition to the matters described above, you have the right to:

1. access your personal information or credit information that Panasales holds about you;

2. request Panasaes correct information it holds about that is incorrect;
3. complain about the way we handle your personal or credit information;
4. request that a CRB not use your credit reporting information for the purposes of pre-screening of direct marketing by another credit provider; and
5. request the CRB not to use or disclose your credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

Details about how you can do these things and how we handle your personal and credit information is set out in our Privacy Policy and Credit Reporting Policy which is available on our website.