

PRIVACY POLICY MANAGEMENT OF CREDIT INFORMATION

We recognise the importance of your privacy and understand your concerns about the protection of matters relating to your personal credit history and credit worthiness. We comply with the Credit Reporting Regime and the Credit Reporting Privacy Code (**CR Code**) as contained in the Privacy Act 1988 (Cth).

The Credit Reporting Regime and the CR Code specifically detail how we must treat credit information and credit eligibility information in your personal credit file. This policy details how we manage credit information and credit eligibility information about you.

What credit information we collect and hold

We will collect credit information from you or about you, if:

- you apply to borrow funds from us; or
- you are or propose to become a guarantor for someone else's borrowings with us.

The kinds of credit information we commonly collect and hold from you or about you include:

- your name;
- date of birth;
- gender;
- marital status;
- drivers licence details;
- current residential address;
- occupation and name of your current employer;
- income and assets and liabilities information.

We collect and hold information relating to your personal current credit liabilities, previous credit payments and defaults, current and previous Court proceedings and insolvency actions against you and information about your credit worthiness. This credit information may relate to both consumer and/or commercial credit.

What credit eligibility information we hold

We hold reports and information disclosed to us by a credit reporting body (such as Veda or Dunn & Bradstreet). We also compile our own, internal credit file about you on the basis of such information. This information relates to an assessment of your personal credit worthiness.

How we collect and hold credit information and credit eligibility information

We will collect credit information directly from you from your correspondence with us, and from completed application forms, identification check forms and contracts that you submit to us. We will also collect credit information about you from specific requests that we make to credit reporting bodies.

In some instances, we may receive credit information about you from other credit providers with whom you deal and from the credit referees you have nominated. Credit eligibility information will be disclosed to us by credit reporting bodies in response to our request.

Why we collect, hold, use and disclose credit information and credit eligibility information

If you are a borrower or potential borrower of RMBL funds, we collect, hold, use and disclose credit information and credit eligibility information about you for the purposes of assessing your loan application, and for collecting overdue payments. We may also disclose the credit information and credit eligibility information of borrowers to third parties such as the Australian Securities and Investment Commission, and to Investors in our Fund/s, for the purposes of assisting the potential Investor to make a decision as to whether to invest their funds into a Loan.

Such information that would be disclosed would include:

- your name;
- property information;
- your reason / purpose for borrowing funds; and
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- ability to complete a construction project if applicable and previous experience or projects undertaken.

If you are a guarantor or proposed guarantor for someone else's borrowings, we collect, hold, use and disclose credit information and credit eligibility information about you for the purpose of assessing your suitability as a guarantor, and (if necessary) for enforcing the guarantee and collecting payments owed to us.

We will disclose credit information about you to credit reporting bodies for purposes related to assessing your credit worthiness, and reporting on payment defaults. For borrowers and guarantors, we may disclose credit eligibility information to other credit providers and to guarantors, where we have obtained your consent. We may also disclose credit eligibility information to third parties (including debt collectors, Government departments and enforcement bodies) where required or permitted by law.

How we hold and store credit information and credit eligibility information

Credit information and credit eligibility information about you is held and stored by us in accordance with storage practices detailed in our general Privacy Policy.

Destruction and De-identification

We will retain credit information and credit eligibility information whilst it is required for any of our business functions, or for any other lawful purpose. Credit information and credit eligibility information about you is destroyed or permanently de-identified in accordance with practices detailed in our general Privacy Policy.

Overseas disclosure

We may disclose certain credit information and credit eligibility information about you to Investors in our Fund/s who are located overseas. However, we will only do so where:

- it is for the purpose of assisting the potential Investor to make a decision as to whether to invest their funds into a Loan of which you are a part; or
- it is otherwise permitted by law.

We can provide you with a listing of the overseas countries involved in each Loan upon request.

Requests for access and correction

We have procedures in place for dealing with and responding to requests for access to, and correction of, the credit information and credit eligibility information held about you. In most cases, we expect that we will be able to comply with your request. However, if we do not agree to provide you access or to correct the information as requested, we will give you written reasons why.

For further information please contact us.

Complaints and Concerns

We have procedures in place for dealing with complaints and concerns about our practices in relation to the Privacy Act, and the CR Code. We will respond to your complaint in accordance with the relevant provisions of the Privacy Act or the CR Code.

For further information please contact us.

Updates to our Privacy Policy

From time to time, it may be necessary for us to review our Privacy Policy. We may amend our Privacy Policy at any time and notify you by providing you with an updated version.

Contact

Privacy Officer
RMBL Investments Limited
Level 5, 225 Lonsdale Street Dandenong Victoria 3175
Phone: (03) 9213 5700
Fax: 1300 886 662
Email: privacy@rmb.com.au

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