



ACCESS MERCANTILE SERVICES



PRIVACY POLICY

Privacy Policy

At **ACCESS MERCANTILE SERVICES Australia Pty Ltd** comprising of Lyndon Peak Pty Ltd and Access Capital Finance Pty Ltd, privacy matters to us and we know it matters to you. We provide an array of collection services that require us to collect, store and use and sometimes disclose information. We are committed to protecting your privacy and securing your valuable information through safe and secure locations protected by the necessary security. Our Privacy Policy outlines how we use, collect and protect your information as governed by the Privacy Act 1988 and underpinning Australian Privacy Principles (APPs).

Why do we need your personal information?

Protecting your personal information is important to us and we will only collect the information necessary to enable us to provide our services to you. We understand some information is more sensitive so we will be clear about why we are collecting it, what we intend to use it for and how we will protect it. The handling of sensitive information will be done so in accordance with the Privacy Act with your consent or where it is required or authorised by law. In this policy, personal information is any information that could identify you or be used to establish your identity. We collect, hold, use and disclose personal information so we can establish, manage and administer the services provided by us, and comply with legal and regulatory obligations. We may also use and disclose your information for purposes related to those mentioned above, such as: – Assisting with your questions and complaints – Arranging for services to be provided by third parties.

We may also collect more in-depth information including:

Financial and Credit Information, related to your financial relationship with us, such as your income details, payment history, your credit history and your service history. For more information, [see our section on Credit Reporting below.](#)

How do we collect your information?

Most of the personal information we collect will be directly from you. We gather this information either through application forms or other forms that you complete and submit to

us (in writing and digitally), and by recording the information you provide via phone calls and interviews. In some cases, we might collect your personal information from external sources. Examples of the people, agencies or organisations that may provide us with information are:

- employers, when a new employee joins their superannuation plan
- parents or guardians in respect of children
- persons authorised by you (such as lawyers or accountants)
- other credit providers
- public sources of information (such as telephone directories)
- market research organisations (through surveys or telephone polls)
- third-party brokers (such as insurance and mortgage brokers)
- credit reporting bodies – such as Equifax, Experian and Iion.

We only collect your information from external sources if it is impractical to collect it directly from you, or when we are permitted to do so.

How do we protect your personal information?

We primarily store your information electronically in secure storage facilities. We use a combination of technical solutions, security controls along with internal controls to protect your information and our business from unauthorised access and disclosure.

Whether your personal information is gathered through face-to-face meetings or by interacting with us via telephone, mail, internet or other methods, we take steps to store your information securely. We hold your personal information in a combination of secure computer storage facilities, paper-based files and other formats. We take several steps to protect personal information from misuse, loss, unauthorised access, modification or improper disclosure. These include training our staff and contractors who handle personal information on the importance of maintaining the confidentiality of personal information and the privacy of individuals. When we don't need your personal information anymore, we will delete, destroy or de-identify it. In the unlikely event of a data breach we have measures in place to manage and respond to data breaches, [Data Breach Response Plan], which includes the notification to impacted individuals and data protection authorities where required.

Who do we share your personal information with?

We may share your information with other parties who provide services to us, including organisations, agents, partners and contractors that assist us with providing our business processes and services. These services include:

- Mailing operations, billing and debt recovery functions
- Information technology services
- To assess credit worthiness - financial hardship, debt recovery
- Fraud, crime or misconduct identification, investigation and prevention services
- Business intelligence and analysis functions
- From time to time, we may disclose your information to:
 - Your authorised representatives or advisors
 - Other parties post your request for us to do so, or when you consent to that disclosure for the purpose of credit worthiness, fraud, crime, misconduct, identification, investigation, other credit / debt related purposes.
 - Credit reporting bodies for identity checking and credit related purposes such as credit worthiness, credit rating, default listing, assignment of debt, credit provisioning and finance related activities. These Credit Bodies include:
 - Equifax Australian Group Pty Ltd [formally known as Veda] – telephone 138332
 - Ilion Australia [formally known as Dun and Bradstreet] – telephone 1300 734 806
 - Experian Australia Credit Services Pty Ltd – telephone 1300 784 134
 - Parties that assist us with fraud, identity and skip investigation and location services
 - Law enforcement and national security agencies, and other government and regulatory authorities as required or authorised by law.
 - Financiers, investors or other parties involved in the sale of debts or other finance arrangements.

How do we update your personal information?

We will update your personal information if you contact us. In most cases you can update your personal information over the phone or via our website. We may update your personal information if we believe the personal information, we hold is incomplete or out of date, we

could seek to correct or complete our records by gathering data from other sources such as public records and other organisations.

How can you contact us about Privacy?

If have any questions in relation to our Privacy Policy, or the management of your

information you can call us on 1300 565 073, send an email to

enquiries@accessmercantile.com.au, or write to us at Access Mercantile Services PO Box 271 Collins Street, West VIC 8007 to:

- seek more information about anything contained in this policy,
- or to request a printed copy of this policy
- update or correct your personal information
- ask about accessing or correcting the personal information we hold about you;
- or make a privacy related complaint; it is encouraged to allow 30 days for us to respond. If you have not received a response (after 30 days) or dissatisfied with the response, you may then lodge a complaint to the OAIC.

How to lodge a complaint with OAIC

- Complaints to the OAIC must be in writing and can be submitted on their online [Privacy Complaint Form](#)
- Mail and registered post to GPO Box 5288, Sydney NSW 2001
- Fax and send to 02 6123 5145
- Enquiries on 1300 363 992 or for more information, visit their website at <https://www.oaic.gov.au/>

Credit Reporting

From time to time we may need to assess your credit worthiness / credit situation, we might collect credit information from or give information to credit reporting bodies. Credit information can include:

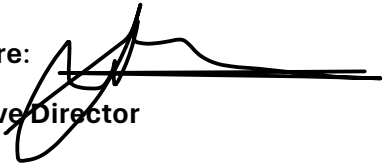
- identification information
- details about information requests made about you to credit reporting bodies

- current and historical details about credit applications you have made and credit arrangements you have entered into
- information about overdue payments, default listings and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these
- various publicly available information like bankruptcy and credit-related court judgments
- credit scores or risk assessments indicating an assessment of your credit worthiness.
- Credit information relates primarily to your dealings with other credit providers (for example, banks, other financial institutions, or other organisations that may provide you with credit in connection with their products or services). It may also include certain credit worthiness information that we derive from the data that we receive from a credit reporting body. Sometimes we may collect this information about you from other credit providers.
- We may disclose your credit information to credit reporting bodies. They in turn may include it in credit reporting information they provide to other credit providers to assist them to assess your credit worthiness.
- We may use or disclose your credit information for purposes such as:
 - developing our credit assessment and credit worthiness rating system
 - processing credit-related applications and managing credit that we provide
 - assisting you to avoid defaults
 - collecting amounts you may owe us or we are collecting on behalf of others in relation to such credit and dealing with serious credit infringements
 - assigning client debts that we have purchased under our name
 - participating in the credit reporting system
 - dealing with complaints or regulatory matters relating to credit or credit reporting
 - when required or authorised by another law
 - those purposes under “How do we use your information?” and “When do we share your information?” above except in relation to information we collect from credit reporting bodies.

- You have the right to request credit reporting bodies not to:
- use your credit eligibility information to determine your eligibility to receive direct marketing from credit providers; and
- use or disclose your credit eligibility information if you have been or are likely to be a victim of fraud.

Signature:

Executive Director



Date of Issue: 25th September 2019

Last Reviewed: 28th March 2024