



Credit Reporting & Collection Policy and Consent Form

This document contains the credit reporting and collection policy (**Policy**) under which Tier One Capital Pty Ltd (ACN 619 800 752) (**TierONE Capital** or **Mortgage Manager**) and/or AUS Finance Group Pty Ltd (ACN 168 482 433) atf AUS Finance Group Investment Trust (**Aus Finance** or **Lender**) (TierONE Capital and Aus Finance collectively referred to as **we** or the **Group**) collect and report on your credit-related personal information and commercial information about you and your related entities. This document also contains your consent form (**Consent Form**) under which you consent to the Policy.

How do we Conduct Credit Checks?

A credit check involves the Group disclosing personal information about you and your related entities to a credit reporting agency or third-party information providers to obtain and use credit and other reports and information about you and your related entities to assess your application. The reports and information that will be provided to the Group include personal information about you. The Group's request for a credit check may be recorded by the credit reporting agency to create or maintain a credit information file about you and your related entities.

The Group may also:

- request a credit report from a credit reporting agency to assist in the collection of any overdue payments; and
- disclose information to a credit reporting agency to list default payments.

The following is the information that the Group may disclose to a credit reporting agency before, during and after you become a borrower, mortgagor or guarantor of the Group:

- information in your application form and of your account;
- that you have applied for credit with the Group;
- that the Group is a current credit provider to you;
- payments that are more than 60 days overdue and are in collections;
- any cheque of yours for \$100 or more which has been dishonoured more than once;
- any serious credit infringement committed by you; and
- advice that payments are no longer overdue.

The Group may also disclose certain information about you and your related entities and any debt you have with the Group to a debt collection agency or any potential assignee.

When The Group conducts any credit check or discloses your personal information for credit purposes, it is bound by the **Privacy Act 1988** (and specifically Part IIIA of the Privacy Act and also relevant provisions of the **Corporations Act 2001** and **National Consumer Credit Protection Act 2009**).

What kinds of credit information do we collect or hold?

Generally, we may collect and hold credit information about you and your related entities which may include:

- your name, date of birth, current and previous residential address, employment status, occupation, the name of your current or last known employer and your driver's licence or passport number and residency or visa status;
- the name of any entities which provide consumer credit to you, whether those entities hold an Australian credit licence, the type of consumer credit those entities provide to you, the date on which the consumer credit is entered into and the terms and conditions relating to repayment of the consumer credit (or other terms and conditions relating to the consumer credit prescribed by regulations made under the Privacy Act), the maximum amount of credit available and the date any consumer credit is terminated or otherwise ceases to be in force;



- information as to whether any other credit provider, mortgage insurer or trade insurer has requested certain information about You and your related entities from a credit reporting body, and the type of credit and amount of credit sought in connection with the request;
- the type of credit and the amount of credit sought in an application you and your related entities have made to a credit provider;
- subject to the relevant credit provider having given you notice required under the Privacy Act, information about a payment of an amount equal to or greater than \$150 (or a higher amount prescribed by regulations made under the Privacy Act) that you are at least 60 days overdue in making in relation to consumer credit, and information about when such an overdue payment has been paid;
- information as to any variation of the terms and conditions of consumer credit provided to you, or as to whether you have been provided with new consumer credit, because of a payment being so overdue;
- information about a judgement of an Australian court that is made, or given, against you and your related entities in proceedings (other than criminal proceedings) and that relates to any credit that has been provided to, or applied for by, you and your related entities;
- information about you that is entered or recorded in the National Personal Insolvency Index and that relates to:
 - a bankruptcy of you;
 - a debt agreement proposal given by you;
 - a debt agreement made by you;
 - a personal insolvency agreement executed by you;
 - a direction given, or an order made, under section 50 of the Bankruptcy Act that relates to your property; or
 - an authority signed under section 188 of the Bankruptcy Act that relates to your property;
- any other publicly available information that relates to your activities in Australia or the external Territories and your credit worthiness and that of your related entities; and
- the opinion of a credit provider that you have committed, in circumstances specified by the provider, a serious credit infringement in relation to consumer credit provided by the provider to you.

How do we obtain credit information?

We may obtain credit information in a number of ways, including:

- when you complete a Group finance application form, or similar;
- from other related companies in the Group;
- from third party companies like credit reporting bodies, other credit providers, law enforcement agencies and other government entities;
- from publicly available sources of information; and
- during recordings of calls made when you contact the Group.

We may also collect credit information about you and your related entities by other means and will take all reasonable steps to inform you if and when we do.

How do we hold credit information?



We hold credit information in an encrypted electronic database located in Australia.

What kinds of credit eligibility information do we hold?

We may hold credit eligibility information about you and your related entities, such as:

- any of the types of credit information listed above which was disclosed to us by a credit reporting body under the Privacy Act;
- any personal information (other than sensitive information (as defined in the Privacy Act)) about you that is derived by a credit reporting body from credit information about you that is held by the body that has any bearing on your credit worthiness and that is used or could be used in establishing your eligibility for consumer credit; and
- information we derive from that credit reporting information (as described below).

What kinds of information do we derive from credit reporting information?

We derive information such as your credit score from the credit reporting information disclosed to us by a credit reporting body.

Why do we collect, hold, use or disclose credit information or credit eligibility information?

We may collect, hold, use and disclose credit information and credit eligibility information about you and your related entities for the following purposes:

- assessing your application for a post-paid service;
- collecting payments that are overdue;
- a commercial credit related purpose;
- our internal management purposes that are directly related to the provision or management of consumer credit or commercial credit; or
- assisting you to avoid defaulting on your obligations under your agreement(s) with us.

On what basis do we make a decision to decline/limit your application for finance?

Our decision to either decline or limit your application for finance or credit may be wholly or partly based on the credit information or credit eligibility information that we receive from the credit reporting bodies that we use.

How can you access your credit information or credit eligibility information?

You can access your credit information or credit eligibility information from the relevant credit reporting bodies. Contact details for the credit reporting body that we use are:

Equifax: 138 332 (personal); 1300 921 621 (business); 8.30am – 5.00pm AEST (Mon– Fri).

You can access your credit information or credit eligibility information that we hold by contacting us at info@tieronecapital.com.au.

How accurate is the credit information or credit eligibility information we hold? If it's incorrect, can you have it corrected?

We take reasonable measures to ensure that the credit information and credit eligibility information that we hold is accurate, up-to-date and complete.

If you think that the credit information or credit eligibility information that we hold about you and your related entities is incorrect, you may seek to have it amended by emailing us at info@tieronecapital.com.au with details of the required correction.

Please note that the above process is not for the purpose of requesting a review of our decision to either decline or limit your application for finance or credit.



How can you complain if you believe we have failed to comply with the Privacy Act or the Credit Reporting Code?

If you believe that we have failed to comply with Division 3 of Part IIIA of the Privacy Act or the Credit Reporting Code made under section 26N of the Privacy Act, you may make a complaint by emailing info@tieronecapital.com.au and specifying the nature of your complaint. If your complaint relates to a breach of section 21T or 21V of the Privacy Act, you may complain to the Australian Privacy Commissioner.

If you make such a complaint to us, we will:

- give you a written acknowledgement of your complaint within 7 days after you made the complaint; and
- investigate the complaint and we will consult with any credit reporting body or credit provider that we consider necessary to investigate the complaint.

After investigating the complaint, we will give you a written notice about our decision. If we are unable to give that notice within 30 days after you made the complaint, we will inform you of this within 30 days after you made the complaint and notify you of the reason for the delay, the expected timeframe to resolve the complaint and seek your agreement to us giving that notice at a later date.

To whom may we disclose credit information or credit eligibility information?

We may disclose credit information or credit eligibility information to entities within Australia.

To which credit reporting bodies are we likely to disclose credit-related personal information?

The credit reporting bodies to which the Group is likely to disclose credit-related personal information about you are:

Equifax: 138 332 (personal); 1300 921 621 (business); 8.30am – 5.00pm AEST (Mon-Fri).

The credit reporting body may include the information we disclose in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet your payment obligations in relation to consumer credit, or commit a serious credit infringement, we may be entitled to disclose this to those credit reporting bodies.

Can you request a credit reporting body not to use or disclose credit reporting information?

You may request a credit reporting body:

- not to use credit reporting information they hold about you for the purposes of pre-screening of direct marketing by a credit provider; and
- not to use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

How can you obtain this Policy, or a credit reporting body's policy about its management of credit-related personal information?

You may obtain free of charge:

- a copy of this Policy by contacting us and requesting a hardcopy version of this Policy; and
- Equifax's policy about the management of credit-related personal information by contacting Equifax (138 332 (personal); 1300 921 621 (business); 8.30am – 5.00pm AEST (Mon-Fri).

Credit Check Consent Form

If you are an individual:

Before we can process your application, you will need to consent to the Group conducting a credit check and verifying your personal details.

If you are self-employed, a sole trader or a director of guarantor of a corporate entity:



Before we can process your application, you will need to consent to the Group obtaining and using any report or information from a credit reporting agency which contains information about your individual and commercial credit activities and credit worthiness.

Whether you are an individual, self-employed, a sole trader or a director or guarantor of a corporate entity, by continuing with your finance / credit application with the Group you understand and agree that the Group can exchange with your other credit providers, any credit report or other report about your credit worthiness or history, or personal information contained in those reports to assess your application.

End of Policy

Version 2; August 2025

Tier One Capital Pty Ltd (ACN 619 800 752)

AUS Finance Group Pty Ltd (ACN 168 482 433) ATF AUS Finance Group Investment Trust

Consent Form

I, the person named and identified below, by my signing of this Consent Form, acknowledge and confirm that I have read the Policy contained in this document and I consent to the collection and reporting of credit information about me in accordance with the Policy.

Full Name: _____

Address: _____

Date of Birth: ____/____/____

Signature: _____