

In this Credit Reporting Policy, “ORIX”, “we”, “us” and “our” mean ORIX Australia Corporation Limited and our related companies. Those related companies may also have their own privacy or credit reporting policies which set out additional detail or differences in their privacy and credit reporting practices.

All terms defined in the *Privacy Act 1988* (Cth) (**Privacy Act**) and the Privacy (Credit Reporting) Code 2014 (Version 2.1) (**CR Code**) (as updated from time to time) have the same meaning when used in this Credit Reporting Policy.

When we use the term “credit reporting laws” we mean the CR Code and Part IIIA of the Privacy Act, and when we use the term “credit related information” we mean credit information and credit eligibility information as those terms are defined in the Privacy Act.

This policy sets out:

- the kinds of credit related information we collect;
- how we collect and hold credit related information;
- why we collect credit related information;
- how we use and disclose credit related information;
- how you can access and seek to correct the credit related information we hold about you;
- whether we disclose your credit related information to overseas entities/entities without an Australian link; and
- how you can complain if you think we have breached this Credit Reporting Policy or the credit reporting laws.

This Credit Reporting Policy applies in addition to the ORIX Privacy Policy. We recommend that you read this Credit Reporting Policy in conjunction with ORIX's Privacy Policy which can be accessed on our website: <http://www.orix.com.au>.

We may review and update our Credit Reporting Policy from time to time. This will include taking into account new laws, regulations, practices and technologies. All credit related information held by us will be governed by our most recent Credit Reporting Policy.

What credit related information do we collect and hold and how do we collect it?

During the course of conducting our functions and activities (which include vehicle and equipment leasing, vehicle rental and fleet management) we collect, hold, use and disclose credit related information about individuals who are or who are proposed to be customers or guarantors under leasing agreements, hire purchase agreements, chattel mortgages, fleet and vehicle management agreements and rental agreements with ORIX (or, if the customer or guarantor is a corporation, directors, principals and beneficial owners of that corporation).

The credit related information which we collect and hold will be sourced from:

- the individual directly (for example, through an application form or from any relevant accounts held with us);
- our own records (if we have already had dealings with the individual in question);
- credit reporting bodies (**CRBs**) (for example Equifax Australia Information Services and Solutions Pty Limited);
- finance brokers, introducers or other intermediaries;
- other credit providers with whom the individual has had consumer or commercial dealings;
- government departments, authorities and agencies; and
- publicly available sources of information.

The kind of credit related information that we collect and hold about an individual includes (but is not limited to):

- identification information (past or present, including name, address, date of birth, employer and driver's licence particulars);
- particulars of consumer and commercial credit enquiries made with a CRB by credit providers; and
- other credit reporting information obtained from a CRB (including consumer credit liability information, the type of commercial credit and the amount of commercial credit sought in an application, default information (and where a default has been remedied, payment information or new arrangement information), court proceedings information, personal insolvency information, certain administrative information relating to credit (such as account and customer numbers), credit reporting information we receive from a CRB including business credit scores and ratings, publicly available credit worthiness information, information that we derive from the credit reporting information we receive from CRBs and (where applicable) an opinion from a credit provider that an individual has committed a serious credit infringement).

Where we engage with an individual multiple times over a short period in relation to the same matter, we may not provide the individual with a separate notice about collection of credit related information each time we engage with that individual.

Why do we collect and hold credit related information?

We collect, hold, use and disclose credit related information as reasonably necessary for our business purposes and as permitted by law. We collect and hold credit related information so that we can:

- provide vehicle leasing, equipment leasing, novated leasing, vehicle rental, fleet / vehicle management services or other products and services to our customers and their directors, principals and employees;
- assess applications and guarantors for those products and services;
- manage the credit facilities for, and delivery of, those products and services;
- exercise our rights and obligations;
- perform any administrative operations; and
- collect payments.

ORIX may not be able to provide its products and services, or a credit account or credit facility, without collecting the required information.

How do we use and disclose credit related information?

We use credit related information for the purposes described in the paragraphs above, including to:

- assess and consider applications for credit and establish and manage the credit facilities required to provide products and services to the relevant individual, a company of which they are a director, principal, or beneficial owner or to companies or individuals for whom the individual is (or is proposed to be) a guarantor;
- provide and manage the delivery of our products and services including, but not limited to, recovering any money owing or the leased/hired vehicle or equipment;
- exercise our rights and obligations;
- perform any administrative operations;
- report details of any fraud or other serious credit infringement; and
- undertake any other activity permitted or required under the Privacy Act.

ORIX may collect, use or disclose credit related information about you it collects from a CRB for the purposes of:

- assessing applications for credit or managing an individual's or an organisation's account;
- collecting overdue payments related to credit;
- reporting details of any fraud or other serious credit infringement; or
- undertaking any other activity permitted or required under the Privacy Act.

ORIX may also disclose to a CRB if you fail to meet your payment obligations in relation to credit, or if you commit a serious credit infringement. Credit related information disclosed by us to a CRB may be used in reports provided by the CRB to other credit providers to assist them in assessing your credit worthiness.

ORIX uses the credit reporting services provided by Equifax Australia Information Services and Solutions Pty Limited (**Equifax**). Equifax may include the information provided by credit providers in reports to assist in the assessment of credit worthiness. Equifax may use the credit reporting information they hold about individuals for "pre-screening" for direct marketing. Individuals have the right to request Equifax not to use the credit related information for pre-screening purposes, and not to use or disclose the information if they believe on reasonable grounds that the individual has been or is likely to be a victim of fraud. Please refer to their credit reporting policies for details on its management of credit reporting information.

A copy of Equifax's credit reporting policy can be obtained from Equifax's website at www.equifax.com.au.

ORIX may, as permitted by law, disclose credit related information about an individual to other third parties including:

- ORIX's related companies;
- CRBs which include Equifax Australia Information Services and Solutions Pty Limited (www.equifax.com.au);
- other credit providers and trade referees, including as listed in an individual's or organisation's application form or in reports provided by a CRB;
- organisations that perform credit processing functions, management and debt collection activities on ORIX's behalf;
- organisations involved in debt assignment;
- securitised lenders to ORIX;
- our customer's guarantors or proposed guarantors;
- our agents, auditors, solicitors and other professional consultants;
- commercial / mercantile agents and debt collectors;
- insolvency practitioners (for example, bankruptcy trustees, administrators, receivers, liquidators); and
- government departments or agencies (where required or authorised by law).

ORIX may exchange that information with third parties for the purposes of:

- assessing and processing an application for credit and collecting overdue payments;
- notifying other credit providers and trade referees of a default by the individual or organisation;
- ascertaining the status of credit provided to an individual or organisation by ORIX where the individual or organisation is in default with other credit providers;
- assessing the individual's, or organisation's, credit worthiness, credit standing or credit capacity;
- performing credit processing functions, management and debt collection activities on ORIX's behalf;
- obtaining securitised funding; and
- undertaking any other activity permitted or required under the Privacy Act.

Overseas disclosures

We sometimes disclose credit related information to related companies of ORIX within Australia and overseas. Mostly in this case the recipient would be ORIX's New Zealand subsidiary (ORIX New Zealand Ltd) or its parent company in Japan (ORIX Corporation).

In addition, some of your credit related information may be transferred, stored, processed or used within Australia or overseas, by us, or by third parties such as our related companies or third party service providers who may not have an Australian link.

Therefore, your credit related information may be disclosed to third parties in accordance with this Credit Reporting Policy, including to third parties without an Australian link, which may receive, store and use your personal information in New Zealand and Japan, and such other countries in which

those parties or their, or our, computer systems may be located from time to time, where it may be used for the purposes described in, and otherwise in accordance with, this Credit Reporting Policy. In these circumstances you acknowledge that your credit related information may be collected, used, stored and processed in those countries.

How can you access or correct the credit related information we hold about you?

If you wish to know or have access to the credit related information ORIX holds about you, you can request this by contacting the ORIX Privacy Officer (contact details below). Except where the information sought is not readily accessible there will not be any charge applicable to granting you access.

There are circumstances in which ORIX may decline to provide you access to the credit related information we hold about you and if this happens we will notify you of this and also your rights with regard to complaining about our refusal.

To ensure you have access to the most up to date credit related information, you should also access the credit reporting information about you that is held by CRBs including the CRB that ORIX discloses information to as shown above.

We take reasonable steps to ensure that any credit related information we collect and use is accurate, complete and up-to-date. To assist us in this, you need to provide true, accurate, current and complete information as requested. In the event you consider that some of the credit related information ORIX holds about you is incorrect or requires updating, you can and should notify us about this including the particulars of which information you consider to be incorrect, and of the correct information, by contacting the ORIX Privacy Officer the contact details of whom are shown below.

We will generally provide access and resolve correction requests within 30 days of a request, unless unusual circumstances apply (including where we have been unable to verify your identity). However, once we determine that a correction should occur, we will make this correction within 5 business days of making that determination.

How do we hold credit related information?

We take reasonable and appropriate measures to protect your credit related information from misuse, interference and loss, and from unauthorised access, modification or disclosure.

We use and employ appropriate systems, security measures, techniques and processes for both hard copy and digitally recorded and stored information.

How can you complain if you think we have breached this policy or the credit reporting laws?

If you think we have breached your rights under Part IIIA of the Privacy Act or the CR Code or we have not abided by this Credit Reporting Policy you can make a complaint to ORIX's Privacy Officer, the contact details of whom are shown below.

It would assist us to respond to your complaint promptly if it is made in writing. Please detail information relevant to your complaint.

The ORIX Privacy Officer will acknowledge receipt of your complaint within 7 days of its receipt and respond to your complaint within 30 days of its receipt.

ORIX Privacy Officer's Contact Details

Mail: Locked Bag 2068, North Ryde NSW 1670 Phone: (02) 9856 6414

E-mail: privacy@orix.com.au

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