



Compuscan



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COMPUSCAN PTY LTD

Privacy Policy

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We respect your privacy. Blocks like this are a summary of our privacy policy and contain the most important and relevant points for you. Please read the full privacy policy because it applies to you.

A. Who is Compuscan?

Compuscan Australia Pty Limited ABN [23606991664] (“Compuscan”) is a registered company engaged in the provision of consumer credit reporting and other related services. In this capacity, Compuscan Australia abides by the privacy legislation including the Australian Privacy Principles and Part IIIA of the Privacy Act (as supported by the Privacy Regulation 2013 and the Credit Reporting Code 2014) (collectively referred to as “Privacy Legislation”).

The Compuscan Group was established in South Africa in 1994 and currently operates in a number of international markets. Compuscan is a reputable and trustworthy credit reporting business, committed to providing total credit reporting and risk management solutions to consumers and credit providers. Compuscan is passionate about consumer and business credit data and understand the immense importance of up-to-date, accurate and complete quality data contributing to the integrity of the credit granting sector and the growth of the economy. Compuscan acknowledges that the collection, protection and privacy of accurate and relevant credit information is at the forefront of our business.

For more information about Compuscan, please visit the Compuscan group’s website at www.compuscan.co.za References to Compuscan, “we”, “us” and “our” in this Privacy Policy refers to Compuscan Australia (Pty) Ltd.

B. Policy Statement

Compuscan recognises that the Privacy Legislation imposes restrictions and standards on Credit Reporting Bodies in relation to their information management practices. Compuscan confirms that it manages personal information as set out in this policy.

Compuscan will comply with Privacy Legislation when dealing with your information and processing of information will be done as set out in this Policy

C. Purpose of this Policy

We respect your privacy and take the protection of personal information very seriously. The purpose of this policy is to describe the way we collect, store, use, protect and release information that can be associated with a specific natural or juristic person and can be used to identify that person (“personal information”).

This policy describes the way we handle personal information. We respect individuals privacy and will do our best to protect personal information provided to us.



D. Privacy Policy

1. What kinds of information does Compuscan collect and hold?

Compuscan currently collects credit information (as defined in Part IIIA of the Privacy Act), which information includes the following;

- Identification information (for example; name, surname, address and date of birth)
- Consumer credit liability information (for example; the name of the credit provider that granted you credit, the type of credit you have entered into, the terms or conditions of the credit agreement)
- Repayment history information (for example; whether you have met your obligation to make a payment, the day on which your payment is due and payable)
- Consumer credit defaults (an adverse record detailing that you have stop paying your account for more than 60 days and the overdue amount is more than \$150)
- Information requests (for example; the name of the credit provider that accessed your credit report, the reason for the enquiry)
- Court Records relating to court findings associated with financial obligations not being met (for example; sequestrations, liquidations, bankruptcies and non- payment of debt)

Compuscan does not store information or an opinion about your:

- racial or ethnic origin;
- political opinions;
- membership of a political association;
- religious beliefs or affiliations;
- philosophical beliefs;
- membership of a professional or trade association;
- membership of a trade union;
- sexual orientation or practices;
- criminal record.

Compuscan will only collect and hold information as allowed for by the Privacy Legislation

2. How does Compuscan collect this information?

Compuscan collects credit information directly from a number of sources (both public and private) including credit providers, mortgage insurers, trade insurers and directly from consumers, we can also collect information that is publicly available, from relevant Government agencies or from any other permissible sources. The information is predominantly collected in an electronic, standardised, secure manner.

We may also use the information you provide to us when requesting your credit report, notifying us of potential fraud or seeking a correction on your profile, to update your information on our database.



Information is collected directly from the you and third party sources in an electronic, secure manner

3. How is your information held by Compuscan?

Compuscan recognises the importance of keeping your information secure and we adhere to international standards around data privacy and protection. Your information is stored in a highly secure data centre (managed by a third party data centre provider) and all data is stored, managed, accessed and transferred in a controlled environment. The information we hold may be linked or combined with other information about you, in order to ensure that your credit information profile is complete.

Compuscan has a security policy and risk management policy which regulates the Company's approach to security and risk. We have internal controls in place to ensure that only staff who requires access to your information, is granted access and also that access is monitored by our internal audit department on an annual basis.

Information is held on a third party data server and access to information is granted to select staff, which access is monitored

4. What kinds of information does Compuscan derive from credit information?

Compuscan can derive information from your credit information in order to provide value added products and services. Information will only be derived and used for purposes permitted by law. As an example, derived information can be in the form of a credit score which is a numeric representation of your credit worthiness based on mathematical algorithms.

Credit scores and credit decisioning is derived from the information held by Compuscan

5. For what purpose does Compuscan collect, use and disclose credit reporting information?

Compuscan will only collect, use and disclose your information for a prescribed purpose as set out in Part IIA of the Privacy Act, or for any other lawful purpose. As an example, we will release your information to a credit provider requesting your information for credit related purposes or to a mortgage insurer requesting your information for mortgage insurance purposes.

Compuscan does not collect, use or disclose your personal information other than as part of its credit reporting business. Compuscan will only release data to requestors who are authorised to receive the information and will ensure that we enter into a legally binding



contractual relationship with them to ensure that they are bound by our terms and conditions in relation to of the submission, access, use and safeguarding of credit information.

Compuscan only processes information for lawful purposes,
specifically for credit application purposes

6. Does Compuscan use or release my information for purposes of direct marketing and how can I request that my information is not used for this purpose?

No, Compuscan will not release your information for purposes of direct marketing.

Compuscan may, upon a request from a credit provider, use and release certain aspects of your credit information for purposes of pre-screening. Pre-screening allows credit providers to assess your eligibility to receive direct marketing communications about their credit products.

In order to prevent your credit information from being used for pre-screening purposes, you can send a request (together with the supporting information listed below) to the following e-mail address: consumercare@compuscan.com.au or you can call us on +61 2 8404 4217. We will flag your credit profile and ensure that your information is not utilised for purposes of pre-screening.

You will be required to submit the following information in order for us to process your request.

- Proof of Identity
 - Name
 - Surname
 - Date of Birth
 - Driver's License
- Proof of residential address
- Contact information (e-mail address, telephone number)

We may require you to provide further information to reasonably verify your identity.

Information will not be used for direct marketing purposes. However it will be used for pre-screening, unless you inform Compuscan that you do not wish your information to be used for pre-screening purposes

7. How can you get a copy of my credit report from Compuscan?

You have the right to access your credit report held by Compuscan. Your credit report will be provided to you free of charge once in every 12 month period; or if you can provide evidence that a Credit Provider refused your application for credit in the last 90 days; or where your



request for access relates to a decision by a credit reporting body or a credit provider to correct information on your credit report

You can e-mail us on creditreport@compuscan.com.au or you call us on +61 2 8404 4217 and we will provide you with your credit report within a period of 10 days.

You will be required to submit the following information in order for us to process your request.

- Proof of Identity
 - Name
 - Surname
 - Date of Birth
 - Driver's License
- Proof of residential address
- Contact information (e-mail address, telephone number)

We may require you to provide further information to reasonably verify your identity.

You can request a copy of your report by following the procedure set out above

8. How can I seek correction of information on my credit record?

If you feel that the information on your credit report is incorrect, you can contact Compuscan's customer care division to request that your information is reviewed and corrected. Compuscan's customer care staff have all the relevant knowledge and skills to assist you in resolving queries on your credit report. You can email Compuscan's customer care on consumercare@compuscan.com.au or you call us on +61 2 8404 4217.

You will be required to submit the following information in order for us to process your request.

- Proof of Identity
 - Name
 - Surname
 - Date of Birth
 - Driver's License
- Proof of residential address
- Contact information (e-mail address, telephone number)
- A detailed reason for logging the correction request

We may require you to provide further information in order for us to accurately process your request. We will investigate and respond to your request within 30 days from the date of receiving your request.



If any information is updated on your credit report as a result of your correction request, we will provide you with written details of the correction and a copy of your updated credit record.

If we do not update your information as a result of your request, we will provide detailed feedback as to the reasons why we could not process your request. If you are unsatisfied with the outcome of the investigation you can contact the Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

You can request a correction of your information
by following the procedure set out above

9. How can I complain if I feel that Compuscan have not complied with the Privacy Act?

Compuscan take every effort to ensure that our information management practices comply with the applicable legislation however if you feel that Compuscan have not complied with our obligations under the Privacy Act, you can send an e-mail with the details of your complaint to complaints@compuscan.com.au or you call us on +61 2 8404 4217. We will acknowledge receipt of your complaint within 7 days, we will investigate your complaint and will seek to resolve your complaint within 30 days.

You will be required to submit the following information in order for us to process your complaint.

- Proof of Identity
 - Name
 - Surname
 - Date of Birth
 - Driver's License
- Proof of residential address
- Contact information (e-mail address, telephone number)
- A detailed reason setting out the particulars of your complaint

We may require you to provide further information in order for us to accurately process and investigate your complaint.

If you are unsatisfied with the outcome of the complaint you may contact the Financial Ombudsman Service or the Office of the Australian Information Commissioner for further assistance.



Australian Financial Complaints Authority (AFCA)

Tel: 1800 931 678 | Web: www.afca.org.au

Office of the Australian Information Commissioner

Tel: 1300 363 992 | Web: www.oaic.gov.au

If you feel that Compuscan is in breach of the Australian Privacy Principles, you can lay a complaint following the procedure set out above

10. Is your credit information disclosed to countries outside of Australia and if so, which countries?

Compuscan subcontracts certain internal functions to its affiliate companies. This means that Compuscan will at times be required to share your personal information with other divisions or companies within the Compuscan group that operate outside of Australia, for the purposes of performing certain obligations in terms of the Privacy Legislation. Compuscan Information Technologies South Africa offers specific services to Compuscan (including call centre operations, system development, analytics etc.) and may require access to personal information in order to perform these functions.

Where Australian credit information is shared outside of Australia we will always comply with Australian law.

Your information will be shared with Compuscan South Africa, which acts as a subcontractor for Compuscan

11. What can you do if you believe that you have been, or are likely to be, a victim of fraud?

If you believe that you have been, or are likely to be, a victim of fraud you can request us not to use or disclose your information for a period of time – this is referred to as a ban period. Your information will not be used or disclosed during this time period and we will notify credit providers wanting to access your credit profile that it is subject to a ban. The ban period will start once we have received your request and will last for a period of 21 days. You can request us to extend the ban period if you have not managed to resolve the issue within 21 days. You can e-mail us on consumercare@compuscan.com.au or you call us on +61 2 8404 4217.

You will be required to submit the following information in order for us to process your request.

- Proof of Identity



- Name
- Surname
- Date of Birth
- Driver's License number
- Proof of residential address
- Contact information (e-mail address, telephone number)
- Details and supporting documentation of the fraud / potential fraud in order to support your request for the Ban

If you believe or suspect that you are a victim of fraud, you can notify Compuscan thereof following the procedure as set out above