



Compuscan



Australia

an  experian. company

COMPUSCAN PTY LTD

Consumer Information

February 2020



A. Contents

1. 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? 3
2. How can you get a copy of my credit report from Compuscan? 3
3. How can I seek correction of information on my credit record? 4
4. How can I complain if I feel that Compuscan have not complied with the Privacy Act? .. 4
5. Is your credit information disclosed to countries outside of Australia and if so, which countries? 5
6. What can you do if you believe that you have been, or are likely to be, a victim of fraud?
5



1. 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.

2. How can I 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.

3. 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

4. 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

5. 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 center 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.

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

Your Compuscan Credit Report is designed to give your credit providers information they need to consider when assessing your application for credit. However, if you've been the victim of fraud or if you're concerned that you'll likely be a victim of fraud, you can ask us to place a temporary ban on your Credit Report. A ban initially lasts for 21 days from the date the ban is placed. It's free to request a ban and any subsequent extensions, and there's no



limit to the number of times a ban can be extended or the length of time a ban can be extended to.

Additionally, your ban request, with your consent, can also be placed on your credit reports with other credit reporting bodies (CRBs) – namely Experian, Illion and Equifax. Please note that Compuscan is not responsible for the actions of the other CRBs but will simply share your request. The other CRBs may contact you directly to confirm the actions they have taken or any additional information they may require from you.

What happens during a ban?

During a ban we won't use or disclose any information from your Compuscan Credit Report. If any credit provider asks us for a copy of your Compuscan Credit Report we'll let them know there is a ban in place. This ensures they are aware and alerted to the potential fraud risk on your account.

While this doesn't mean you can't apply for credit, during a ban a credit provider won't have access to your Compuscan Credit Report.

Request a ban on your Compuscan Credit Report

You can e-mail us on consumercare@compuscan.com.au, call us on +61 2 8404 4217 or send your request to the following address:

Experian Australia Credit Services Pty Ltd

Attention: Compuscan

GPO Box 1969

North Sydney NSW 2060

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

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

How to extend a ban

A ban on your credit report will be in place for 21 days after we've sent you confirmation your ban request has been completed. If you need to extend your ban beyond these dates, please contact us prior to the ban ending and include the details of your original request.



How to have our Ban lifted

If you need your ban lifted, please contact us and include the details of your original request.

If your ban request was forwarded to the other CRBs, please contact them directly to request the ban be lifted on their credit reports.

- Equifax
- Illion
- Experian