



## Think Tank Group Statement of Notifiable Matters

### About this Statement

This statement sets out important information regarding the management of your personal and credit information by Think Tank Group Pty Ltd or any of its related bodies corporate (“we” or “us”) and provides information on the credit reporting bodies to whom we may disclose your credit information as well as some information on your rights regarding your credit information.

Credit Information is personal information that is relevant to credit that has been provided to you or that you have applied for. It is also information about you in your capacity as a guarantor of credit obligations of another party.

In handling credit information, we are bound by the *Privacy Act 1988* (Cth) and the Privacy (Credit Reporting) Code.

This statement is relevant to you if you are an individual applying for credit or you are a guarantor, proposed guarantor or other third party such as a third party mortgagee or director of a company obtaining credit or providing a guarantee.

### Disclosure to Credit Reporting Bodies

If you apply for credit from us, propose to be a guarantor in respect of credit provided by us or are a director of a borrower or guarantor company then we may disclose your personal information and credit information to the following credit reporting bodies:

- Equifax  
PO Box 964,  
North Sydney NSW  
T: 1300 762 207  
[www.mycreditfile.com.au](http://www.mycreditfile.com.au)
- Illion  
PO Box 7405,  
St Kilda Melbourne;  
T: 1300734806  
[www.illion.com.au/#illion-for-individuals](http://www.illion.com.au/#illion-for-individuals)
- Experian  
PO Box 1969 North Sydney  
T:1300 783 684  
[www.experian.com.au/consumer-services](http://www.experian.com.au/consumer-services)

The credit reporting bodies that we disclose your information to may use that information in reports provided to other credit providers so that those credit providers can assess your creditworthiness.

We may also disclose information regarding your failure to meet payment obligations or about you committing a serious credit infringement to a credit reporting body which may in turn be disclosed to other credit providers.

## Your Rights in Relation to your Credit Information

You have the right to:

- access personal information or credit information we hold about you;
- ask us to correct information about you we hold that is incorrect; and
- complain about the way we handle your personal or credit information

More details about how you can do these things and how we handle your personal and credit information generally including whether information is held outside Australia is set out in our Privacy Policy and Credit Reporting Policy which is available on our website – [www.thinktank.net.au](http://www.thinktank.net.au).

## Restricting Disclosure for Pre-Screening for Direct Marketing or in the case of Fraud

Credit reporting bodies offer a service to credit providers who wish to send direct marketing material about credit services to individuals. You have a right to request that a credit reporting body not use information about you for pre-screening or marketing by us or other credit providers. If you wish to do this you can contact the credit reporting body and request this, using the contact details set out above.

Also, you have the right to request that a credit reporting body not use or disclose your credit reporting information if you have reasonable grounds to believe that you are or are likely to be a victim of fraud.

## Contacting Us

If you have queries about privacy or credit reporting issues or would like to request a copy of this statement in hard copy form, details of how you can contact us are set out below:

The Compliance Officer  
Think Tank Group Pty Ltd  
PO Box 6125  
NORTH SYDNEY NSW 2059

Telephone: 1300 781 043  
Email: [compliance@thinktank.net.au](mailto:compliance@thinktank.net.au)

**Think Tank Group**  
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