

Foresters Group – APP Privacy and Credit Reporting Collections Statement

Personal information about you is being collected by Foresters Community Finance Ltd (ABN 32 087 649 296) (ACL 398639) and its related companies including Social Investment Australia Ltd (ABN 30 127 962 976) (AFSL 339844) ('Foresters Group', 'our' or 'we').

Our APP Privacy and Credit Reporting Policy

We have an APP Privacy and Credit Reporting Policy which contains information about:

- how you can access your personal information;
- how you can seek the correction of your personal information;
- how you can make a complaint about a breach of your privacy;
- how we will deal with a complaint; and
- whether we are likely to disclose your personal information to overseas recipients.

A copy of our APP Privacy and Credit Reporting Policy is available at www.foresters.org.au.

Collection and use of your personal information

We collect and use your personal information to provide credit services in accordance with our Australian Credit Licence (ACL) and to provide financial services in accordance with our Australian Financial Services Licence (AFSL), including:

- providing loans;
- assessing loan eligibility;
- assessing repayment capacity; and
- issuing interests in our managed investment schemes.

We are required to collect your personal information to comply with:

- the *National Consumer Credit Protection Act 2009*;
- the *Corporations Act 2001*; and
- the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

How we collect your personal information

We will collect information about:

- you and your financial position directly from you;
- you and your personal situation from other people referred to in your loan application – e.g. co-applicants, guarantors, employers, accountants, real estate agent or other referees; and
- your credit history from a credit reporting body.

What if you do not wish to provide us with information?

If you do not give us the information we require, we may not be able to provide you with the loan, financial service or financial product you have applied for.

Foresters Group – APP Privacy and Credit Reporting Collections Statement***Providing your information to credit reporting bodies***

If you are applying for a loan from the Foresters Group, the credit reporting body we disclose your personal information to is Veda. If you do not make your repayments when they fall due or commit a serious credit infringement, we may disclose this to Veda. Any information we provide to Veda may be included in reports provided to credit providers to help them to assess your creditworthiness.

You can ask Veda not to use your information for pre-screening of direct marketing by a credit provider. You can also ask them not to use or disclose your information if you reasonably believe that you have been or are likely to be a victim of fraud. Veda's policy on the management of information is available at www.veda.com.au/privacy. You can contact Veda by:

- Phone: 1300 762 207
- Mail: PO Box 964, North Sydney NSW 2059

Providing your information to other entities

We disclose your personal information to other entities only as needed or as required by law. The other entities we can disclose your personal information to, include:

- auditors, accountants, lawyers, conveyancers, custodian, registry, insurers, valuers, brokers and consultants who provide services to you or us;
- an entity that verifies your identity;
- those involved in providing, managing or administering products or services within the Foresters Group;
- for loan applicants:
 - a credit reporting body;
 - other financial institutions or NILS providers that have previously lent money to you;
 - an entity involved in debt collecting, including purchasers of debt;
 - fraud reporting agencies; and
 - guarantors;
- government or regulatory bodies (including ASIC and the Australian Taxation Office) as required or authorised by law;
- other people or entities involved in normal business practices with the Foresters Group, including agents and contractors (e.g. mail houses); and
- people or entities where you have given consent.

Disclosure to overseas recipients

We do not currently disclose your information to overseas recipients.

Our contact details

The Foresters Group's contact details are as follows:

- Street Address: 375 Wickham Terrace, Spring Hill Qld 4000
- Postal Address: PO Box 742, Fortitude Valley Qld 4006
- Phone: 07 3851 8000
- Email: info@foresters.org.au
- Website: www.foresters.org.au