



# Privacy Policy & Credit Reporting Policy

**Judo Capital Pty Limited**

**Effective Date: 1 November 2018**

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## 1. Information Schedule

### Version Control

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**Issuing Area:** Office of Chief Risk Officer

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### Revision History

Date	Details	Version Number
2 October 2018	Initial Draft	0.1
1 November 2018	Amended Draft	0.2

## 2. Privacy Policy & Credit Reporting Policy

This document outlines how Judo Capital Pty Ltd and its related bodies corporate (“Judo”) manages and handles personal information (including credit-related personal information) collected about individuals, including Judo’s customers, prospective customers and its employees in accordance with the *Privacy Act* 1988 (Cth) (“Privacy Act”) and the *Credit Reporting Privacy Code* 2014 (“CR Code”) as applicable.

This document and the policies contained within will be reviewed and amended from time to time and in accordance with changes in the law and in technology that affect Judo’s products, policies, operations and practices.

**When you see the words “Judo”, “our”, “us” or “we”, we are referring to Judo Capital Limited (ACN 615 995 581). Judo currently provides lending products and services to small-to-medium enterprise businesses.**

## 3. Why do we need your personal and credit information?

Judo collects personal and credit information in order to understand and manage its customers’ needs and, with respect to its employees and officers, its human resources functions. As a current or prospective customer or client, or relevant employee or officer, we may need your personal and credit information so that we can provide you or your relevant entity with our services and products.

We also collect, hold and use personal and credit information in order to enable us to comply with our legal and regulatory obligations, as well as our own internal risk management policies.

It is important to us that you are confident we respect the privacy of your personal and credit information and feel reassured that we will manage it appropriately.

The way we manage your personal and credit information is governed by the Privacy Act, Australian Privacy Principles, CR Code and registered privacy codes.

### 3.1 What is personal information?

Personal information is any information that could identify an individual, such as an opinion about an identified individual or an individual who is reasonably identifiable from that information.

### 3.2 What is credit information?

Credit information is defined in the Privacy Act and relates to an individual’s credit-related dealings with Judo.

Credit eligibility information is also defined in the Privacy Act and is related to an individual’s credit-related dealings with other credit providers, including credit reporting information (such as information provided by credit reporting bodies). It also includes credit worthiness information, which we derive from credit reporting information.

### 3.3 Can I refuse to provide information requested by you?

You can elect to not provide us with your personal information, however this may affect our ability to provide you with a specific product or service that we offer.

### 3.4 Will my personal information be used for direct marketing?

We use and disclose your personal information in accordance with the products and services that we offer. From time to time that may include providing you with additional information about the range of our products and services.

You can at any time request to not receive any direct marketing from us.

## 4. What type of personal and credit information do we collect?

We may request a range of personal or credit information to enable us to assess, offer and manage the relevant financial products and services requested by you.

### 4.1 Collecting personal information

The types of personal information that Judo collects may include (but is not limited to) your name, date of birth, residential address, postal address, email address, telephone numbers, your occupation and your place of work.

### 4.2 Collecting credit information

The types of credit information that Judo collects may include (but is not limited to) personal information (including nominated bank account details, internet banking log-in details and account numbers), tax file number, transactional history (e.g payment history and loan balances), as well as:

- the type and amount of credit sought in a credit application made by you or by a person for whom you were, or were proposed to be, a guarantor, and the names of relevant credit providers to whom an application was made;
- details of other credit providers to you, including the nature and maximum amount of credit to be provided and the dates of those arrangements;
- information about any defaults by you, or a person for whom you are a guarantor on other credit facilities;
- payments add/or any new arrangements in respect of any defaults previously recorded with a credit reporting body;
- details about court proceedings and personal insolvency information related to you;
- whether, in the opinion of another credit provider, you have committed a serious credit infringement; and
- information about your history of making repayments in relation to other credit facilities.

## 5. How do we collect your personal and credit information?

The main way we collect personal and credit information about you is when you give it directly to us, or when we receive it from a guarantor or anyone else listed on a credit application form. We generally gather this information through application forms or when provided to us by any other means (in writing or electronically), or via surveys or when you contact us to ask for information.

We may also collect your personal and credit information from external sources such as:

- employers, accountants, real estate agents or other referees;
- persons authorised by you to provide us with information (such as lawyers or accountants);
- other credit providers;
- third-party brokers;
- public sources such as the National Personal Insolvency Index; and
- credit reporting bodies.

Judo may also collect your personal information in any of the following ways:

- **social media:** if you access a social media page operated by us, the information we collect about you may also include your user ID and/or user name associated with that social media service, any information or content you have permitted the third party social media service to share with us, such as your profile picture, email address, followers or friends lists, and any information you have disclosed in connection with that social media service;

- **our website:** each time you visit our website, we may collect information about your use of the website. This may be from internet browsing, mobile or tablet applications;
- **cookies:** we may use technology called 'cookies' when you visit our site. Cookies can record information about your visit to our site. The cookies we send to your computer cannot read your hard drive or command your computer to perform any action. They are designed so that they cannot be sent to another site or be retrieved by any non-Judo site;
- **private messaging:** we may invite you to send your details to us via private messaging, for example, to answer a question about your account; and
- **participation in activities or competitions:** you may also be invited to share your personal information through secure channels to participate in other activities, such as competitions.

Judo will only collect personal and credit information from external non-public sources where we are lawfully permitted to do so.

## 6. How does Judo store your personal and credit information?

The security of your personal and credit information is important to us.

We store your personal information in different ways, including in paper-based, electronic and other formats.

We use secure cloud computer storage facilities to store the personal and credit information we hold about you. Where we receive credit eligibility information, we will store and maintain those records in accordance with the Privacy Act and the CR code.

We take a number of steps to ensure that your personal and credit information is stored safely and securely to protect it from misuse, loss, unauthorized access, modification or disclosure. This includes electronic and physical security measures and ensuring all our staff are well trained to respect the security and confidentiality of our customers' and employees' information.

If we no longer need your personal or credit information, we will delete, destroy or de-identify it.

### 6.2 How do we update your personal or credit information

We will update your personal information if you contact us. You can contact us by telephone or by email.

We may update your personal or credit information if we reasonably believe that the information we hold is no longer accurate by gathering information from sources such as public records and other organisations.

## 7. Can we disclose your personal or credit information?

### 7.1 Personal information disclosure

From time to time, we may disclose your personal information to a range of persons or organisations to perform the functions and/or activities described above. These persons or organisations could include:

- our related entities (if any) to facilitate our and their internal business processes and other organisations with whom we have affiliations so that those organisations may provide you with information about our products and services and various promotions;
- third party service providers who assist us in operating our business (including credit reporting bodies and technology service providers) (Note: these service providers may not comply or be required to comply with our Privacy Policy);
- debt collectors;
- our financial advisers, legal advisers or auditors;
- organisations involved in a corporate re-organisation or involved in a transfer of all or part of the assets or business of our organisation;
- organisations involved in our payments systems, including financial institutions, merchants and payment organisations; and
- as required or authorised by law and/or where you have given your consent

Where practical to do so, Judo will take all reasonable steps to ensure third parties to whom we disclose your personal information are subject to confidentiality requirements in relation to that information.

We will not sell your personal information to other companies or organisations without your prior consent.

## 7.2 Credit information disclosure

### (a) Disclosure to a credit reporting body

We may disclose credit-related personal information to a credit reporting body in order to obtain credit eligibility information about you. We may disclose any information, including personal information, in relation to commercial credit, to a credit reporting body or to another credit provider. Where the information disclosed is default information in relation to consumer credit, Judo will not disclose it to the credit reporting body unless at least 14 days have passed after we have given written notice of our intention to disclose this information.

Judo may disclose credit information to the following credit reporting bodies:

**Veda Advantage**  
**Veda, Consumer Resolutions**  
**PO BOX 964**  
**North Sydney NSW 2059**  
**1300 762 207**  
[correction@veda.com.au](mailto:correction@veda.com.au)  
[www.mycreditfile.com.au](http://www.mycreditfile.com.au)

**Dun and Bradstreet**  
**Attn: Public Access Centre**  
**PO BOX 7405**  
**St Kilda Road**  
**1300 734 806**  
[pac.austral@dnb.com.au](mailto:pac.austral@dnb.com.au)  
[www.dnb.com.au](http://www.dnb.com.au)

**Experian Australia**  
**Attn: Credit Report**  
**PO BOX 1969**  
**North Sydney NSW 2060**  
**1300 783 684**  
[creditreport@au.experian.com](mailto:creditreport@au.experian.com)  
[www.experian.com.au](http://www.experian.com.au)

Each of these credit reporting bodies are required to have a policy about how they manage credit-related personal information. These policies can be accessed by a credit provider. This request should be made directly to the credit reporting body.

### (b) Collection from a credit reporting body

To enable Judo to assess your credit application, Judo may (where you have given your consent to obtain from a credit reporting body a credit report containing personal information about you as listed on the credit application pursuant to section 21H of the Privacy Act) obtain a report from a credit reporting body, and any other information in relation to the commercial credit activities of all individuals listed on the credit application.

In accordance with section 21J of the Privacy Act, Judo may, where you have given consent, give to, and obtain from, any credit provider named in the credit application and credit providers that may be named in a credit report issued by a credit reporting body, information about your credit arrangements. Credit reporting information can be used for the purposes of assessing an application for credit, assisting you to avoid defaulting on your credit obligations, assessing credit worthiness, assessing whether Judo ought to accept you as a guarantor in relation to an application for credit and internal management, assessing whether you have committed a serious credit infringement, being purposes directly related to the provision or management of credit.

### (c) Disclosure to others

From time to time Judo may also disclose credit information to:

- a potential guarantor or person who proposes to provide security for credit with the consent of the borrower;
- a debt collection agency for the purposes of collecting an overdue payment;
- a person for an external dispute resolution purpose;
- any entity to which we are authorised or required by law or a Court/tribunal to disclose personal or credit information to;
- a regulatory or law enforcement body (as defined in the Privacy Act) if we believe on reasonable grounds you have committed a serious credit infringement;
- an entity or their professional, legal or financial advisers for specified commercial purposes permitted under the Privacy Act;
- a guarantor or a person who has provided security for credit, either with the borrower's consent, or where we enforce a guarantee for commercial credit or consumer credit, without the borrower's consent;

- any specific parties that we have advised you at the time of collection of your personal or credit information, such as an employer, estate agent, referee;
- where you have given you consent, and
- otherwise in accordance with this policy.

We will only disclose credit information where we are permitted to do so under the Privacy Act.

### 7.3 Do we send information to overseas recipients?

We may disclose your personal information to overseas recipients.

Prior to disclosing your personal information to an overseas recipient, we will take all reasonable steps to ensure that:

- the overseas recipient does not breach the Australian Privacy Principles; or
- the overseas recipient is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way the Australian Privacy Principles protect the information; or
- you have consented to us making the disclosure. Acceptance of any of our services via an application in writing, orally or electronic means will be deemed as giving consent to the disclosures detailed herein.

## 8. How can you access and correct your personal and credit information?

Judo seeks to keep accurate, complete and up-to-date records of the personal information we collect, so far as practical. Accuracy depends on the information provided to Judo.

You have the right to seek access to your personal information held by Judo and that right extends to correction of the information if it is inaccurate, out-of-date or incomplete. If you wish to query the accuracy of personal information held about you or update that information, you may contact us at any time.

The Privacy Act also allows individuals to obtain confirmation of whether or not we hold credit eligibility information about them, as well as gain to access to, or correct, the personal information we hold in certain circumstances.

There are no fees associated with making a request to access or correct your information. However, we may charge a reasonable fee for processing the request, to account for locating the information and supplying it to you.

We may refuse to give you access to the personal information we hold about you if we reasonably believe that giving you access would pose a serious threat to the life, health or safety of an individual, have an unreasonable impact on the privacy of other individuals, or we consider the request to be frivolous or vexatious.

**If you wish to access or correct any of the personal information we hold about you, please email us at [privacy@judocapital.com.au](mailto:privacy@judocapital.com.au) or contact us by phone on 13 JUDO.**

## 9. What can you do if you are not satisfied with the way Judo manages your personal and/or credit information?

### 9.1 Complaints

If you are not satisfied with how we manage your personal and/or credit information in accordance with the Privacy Act or CR Code, you can register a complaint directly with Judo's Privacy Officer in the first instance.

All complaints need to be lodged in writing.

Judo will follow these steps to address and manage your complaint:

- make a record of your complaint;
- within 7 business days of receiving a complaint, acknowledge your complaint in writing; and
- within 30 business days of receiving a complaint, investigate the complaint and provide a response to you in writing.

If you wish to make a complaint about the management of your personal and/or credit information please contact us on:

**Phone:** 13 JUDO  
**Email:** [privacy@judocapital.com.au](mailto:privacy@judocapital.com.au)  
**Mail:** Privacy Officer  
c/o: Judo Capital Pty Limited  
Level 3, 40 City Road  
Southbank VIC 3006  
**Website:** [judocapital.com.au](http://judocapital.com.au)

### 9.1 External Dispute Resolution

If you are not satisfied with how a complaint has been handled, you can lodge a complaint directly with the Australian Information Commissioner via [www.oaic.gov.au](http://www.oaic.gov.au) or with our External Dispute Resolution Scheme service provider.

Judo is a member of the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on:

**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Fax:** 03 9613 6399  
**Mail:** GPO Box 3  
Melbourne VIC 3001  
**Website:** [afca.org.au](http://afca.org.au)

## 10. How will I find out if any changes are made to this Policy?

Judo may make changes to this Privacy Policy and Credit Reporting Policy at any time. Any changes to this Privacy Policy and Credit Reporting Policy will be published on our website at [www.judocapital.com.au](http://www.judocapital.com.au).

This Privacy Policy and Credit Reporting Policy is current as at 1 November 2018.

## 11. Where can I find more information on Judo's Privacy Policy and Credit Reporting Policy

For more information about any issue raised in this Privacy Policy & Credit Reporting Policy, or any other concerns, please contact us at:

**Phone:** 13 JUDO  
**Email:** [privacy@judocapital.com.au](mailto:privacy@judocapital.com.au)  
**Mail:** Privacy Officer  
c/o: Judo Capital Pty Limited  
Level 3, 40 City Road  
Southbank VIC 3006  
**Website:** [judocapital.com.au](http://judocapital.com.au)

For question in relation to privacy in general, you can visit the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au).