



Mortgage Simple Pty Ltd – Statement of Notifiable Matters

What this Statement is about

This Statement of Notifiable Matters sets out how we deal with credit information about you, including:

- what is meant by “credit information”;
- the Credit Reporting Body we deal with;
- how you may access and correct credit information about you and how you may make a complaint about the handling of credit information about you.

What is credit information?

Credit information is personal information that has a bearing on credit that has been provided to you or that you have applied for. This includes credit for personal, domestic or household purposes and credit in connection with a business. It can also cover information about you as a guarantor of a loan or as an insured party under a credit related insurance policy.

Credit Reporting Body Mortgage Simple deals with and information Mortgage Simple gives to them

The credit reporting body we use is Equifax Australia Information Services and Solutions Pty Ltd (Equifax Australia) You can find contact details and information on how they manage credit related personal information through their website: Equifax Australia – at equifax.com.au

We can pass to a credit reporting body details of your credit information and history – including credit you have applied for, the amounts you have borrowed, whether or not payments have been made on time and whether you have committed a serious credit infringement.

How can you find out more detail on how credit information is handled?

Our Privacy and Credit Reporting Policy is available at www.mortgagesimple.com.au. You can access the policy by clicking on the “Privacy” link found at the bottom of any page on our website.

Accessing your information and making a complaint

You have the right to access credit information about you and you can request that we correct any such information. You can also make a complaint to us if you believe that we have not complied with the Privacy Act or the Credit Reporting Code.

Restricting disclosure

Credit reporting bodies offer a service to credit providers wishing to send direct marketing material about credit services to individuals. This is called “credit pre-screening”. You have the right to request that the credit reporting bodies do not use your information for this purpose. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their website noted above.

You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

The Privacy Act and the CR Code limit what we can do with the information we obtain from a credit reporting body. Generally, it can only be used in relation to the consumer credit products you apply for through us.

If you have any questions, get in touch with us via email: info@mortgagesimple.com.au or by phone: 1300 558 261.