Statement of Notifiable Matters
Important information relating to credit reporting

This statement sets out important information about credit reporting that is relevant to you if:

- you are an individual applying for a lease or other credit product, or who holds a lease or other credit product, from:
  - Flexirent Capital Pty Ltd ABN 93 064 046 046;
  - humm Cards Pty Ltd ABN 31 099 651 877;
  - humm Pro Pty Ltd ABN 94 639 701 312;
  - FlexiGroup Commercial Pty Ltd ABN 17 644 644 860;
  - Once Credit Pty Ltd ABN 99 112 319 632,
    - ("**we**"/ "**us**").

- we deal with you in connection with credit applied for by, or provided to, another customer – for example if you are a guarantor or proposed guarantor for such credit or if you are a director of a company obtaining credit.

- **We may disclose your personal information to credit reporting bodies:**

We may disclose personal information about you in connection with your credit applications or other credit-related interactions with us to credit reporting bodies. Those credit reporting bodies may then include that information in reports that they provide to other credit providers to assist them to assess your credit worthiness.

For example, if you fail to meet your payment obligations to us in relation to consumer credit, or if you commit a serious credit infringement in relation to consumer credit provided by us, we may be entitled to disclose this information to credit reporting bodies.

- **We disclose information to the following credit reporting bodies:**

Illion
Website: **www.creditcheck.illion.com.au** Phone: **13 23 33** Address: **Attention: Illion Public Access Centre, PO Box 7405, St Kilda, VIC 3004**

Equifax
Website: **www.equifax.com.au** Phone: **138 332** Address: **Equifax, PO Box 964, North Sydney, NSW 2059**

Experian
Website: **www.experian.com.au** Phone: **1300 783 684** Address: **Level 6, 549 St Kilda Road, Melbourne VIC 3004**

A credit reporting body is required to have a policy which explains how they will manage your credit-related personal information. To view the policy for:

Illion	Equifax	Experian
Visit **www.creditcheck.illion.com.au**	Visit **www.equifax.com.au**	Visit **www.experian.com.au**

- **Excluding your credit reporting information from pre-screening for direct marketing:**

You have a right to request that a credit reporting body exclude your credit reporting information from being used by them for direct marketing-related pre-screenings requested by credit providers. You should contact a relevant credit reporting body directly if you wish to request this.

- **Protecting your credit reporting information if you become the victim of fraud:**

You have a right to request that a credit reporting body not use or disclose your credit reporting information if you believe that you have been, or are likely to be, the victim of fraud (for example, if you think that someone is misusing your identity to apply for credit). You should contact a relevant credit reporting body directly if you wish to request this.

- **Accessing or correcting your personal information or making a privacy complaint:**

You have rights to request access to, or correction of, personal information that we hold about you, including credit-related information. You also have rights to make a complaint if you consider that we have not complied with the Privacy Act or Credit Reporting Privacy Code in relation to your information. Our Privacy Policy and Credit Reporting Policy sets out how you can make such requests or complaints and how we will deal with them.

For details about how our management of credit-related personal information (including credit reporting information) that we hold about you, please see our **Privacy Policy and Credit Reporting Policy** available at **https://www.shophumm.com/humm-group/important-information/** or by calling us on 1300 858 608.

This statement also covers any other entities for which we may act as agent for an undisclosed principal in entering into a credit agreement with you.