

Teachers Mutual Bank Limited

Statement of Notifiable Matters

Credit information and Credit reporting

What is this Statement about?

This Statement of Notifiable Matters sets out how the Bank deals with credit information about you, including:

- ▶ what is meant by “credit information”;
- ▶ the Credit Reporting Bodies with which the Bank deals;
- ▶ 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 includes:

- ▶ identification information; the type and amount of credit sought by an individual when applying for credit; consumer credit liabilities; repayment history and information relating to payments, defaults; new arrangements, court proceedings, insolvency or publicly available information,

which relates an individual’s activities and credit worthiness, but does not include:

- ▶ court proceedings or other information recorded on the National Personal Insolvency Index; or details of serious credit infringements.

Which Credit Reporting Bodies does the Bank deal with and what information does the Bank give to these Credit Reporting Bodies?

The credit reporting bodies we may use are:

- ▶ Equifax Australia Information Services and Solutions Pty Ltd (Equifax Australia)
- ▶ Experian Australia Credit Services Pty Ltd (Experian Australia)
- ▶ illion Australia Pty Ltd (illion)

You can download copies of these organisations’ privacy policies as follows:

- ▶ Equifax Australia – at [equifax.com.au](https://www.equifax.com.au)
- ▶ Experian Australia – at [experian.com.au](https://www.experian.com.au)
- ▶ illion – at [illion.com.au](https://www.illion.com.au)

We can pass to a credit reporting body or bodies (the ones we use are Equifax Australia, Experian Australia or illion or all of them) 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?

The Bank’s Privacy and Credit Reporting Policy and Privacy Consent – Lending are available at [tmbank.com.au](https://www.tmbank.com.au). You can access these policies 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.

Please see below for our contact details.

Restricting disclosure for pre-screening and in cases of fraud

Credit providers may ask credit reporting bodies to use credit-related information to pre-screen individuals for direct marketing. You can ask a credit reporting body not to use information about you for this purpose.

Also, if you’ve been, or have reason to believe that you may have been, are, or likely to become, a victim of fraud (including identity fraud), you can ask the credit reporting body not to use or disclose the credit-related information it holds about you.

How to contact us

For all privacy related queries, requests for access and correction, complaints or any other requests, or to request another version of this Statement, use any of the methods set out below.

Teachers Mutual Bank Limited

Phone: **1800 862 265**
Email: **privacy@tmbl.com.au**
Post: GPO Box 5313, SYDNEY NSW 2001