



CREDIT REPORTING - STATEMENT OF NOTIFIABLE MATTERS

1 About this statement

This statement complements our Credit Reporting Policy and provides information on the credit reporting bodies to whom we may disclose your credit information as well as information on certain rights you have in relation to your credit information and credit eligibility information that we hold.

Our handling of credit information and credit eligibility information is regulated by the Privacy Act 1988 (Cth) ("Privacy Act") and the Credit Reporting Privacy Code ("CR Code"). The Privacy Act and the CR Code limit what we can do with the personal information of an individual we obtain from a credit reporting body.

2 Credit Reporting Policy

Our Credit Reporting Policy is available on the Privacy section of our website at <http://www.ubs.com/global/en/legalinfo2/Australia.html>. This policy provides information on our management of your credit information and credit eligibility information, including:¹

- your right to access credit eligibility information we hold on you;
- your right to seek the correction of credit information and credit eligibility information that we hold on you; and
- your right to complain about a breach by us of the credit reporting provisions of the Privacy Act or the CR Code and how we will deal with such a complaint.

3 What is credit information and credit eligibility information?

Credit information and credit eligibility information is personal information that:

- may have a bearing on commercial credit that has been provided to you or that you have applied for; or
- is about you as a guarantor of commercial credit.

The terms "credit information", "credit eligibility information" and "personal information", as used in this statement, are as defined in the Privacy Act.

4 Credit reporting bodies and your personal information

Credit reporting bodies are allowed under the Privacy Act and the CR Code to handle credit information. If you apply for commercial credit or offer to act as guarantor, we may disclose your credit information to, or collect credit reporting information about you from, a credit reporting body. This information is used for the purpose of determining your eligibility for credit, and we may process the information to assess your suitability for credit.



Credit reporting bodies may include your credit information in credit reporting information that they provide to credit providers to assist those providers in assessing your credit worthiness.

The credit reporting bodies we deal with are:

- Veda Advantage - www.veda.com.au/contact

For contact details and information on how credit reporting bodies manage your credit information, please see their privacy policies available at the links above.

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 credit reporting information for this purpose. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites noted above.

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