

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 Merchant Facility to accept credit card payments online using a mobile device from Paymate Pty Ltd ABN 42 154 594 199 (“we”/“us”); or
- we deal with you in connection with services provided by you to, another customer – for example end users.

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

We may disclose personal information about you in connection with your Merchant facility 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 your Merchant facility, or if you commit a serious credit infringement, we may be entitled to disclose this information to credit reporting bodies.

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

Veda Advantage

Website: www.vedaadvantage.com

Phone: 1300 762 207

Address: Attention: Veda Advantage Public Access, PO Box 964, North Sydney, NSW 2059
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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:-

Veda Advantage visit www.vedaadvantage.com

- **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 (please see below) 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 <http://www.paymate.com/cms/index.php/security-a-privacy> (select ‘Privacy and Credit Reporting Policy’) or by calling us on 1300 240 112.