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Credit Reporting Notice - Credit Applications and Financial Assistance

Contents

Introduction	3
When this notice applies	3
Information we collect for financial assistance	3
How we use your information	3
Credit reporting bodies	3
Your right in relation to credit reporting	3
Disclosing your personal information	3
Data aggregation	4
Security of your personal information	4
Updating your personal information	4
Our contact details	4
Complaints and feedback	4
More information on our Privacy Policy	4

Introduction

This notice supplements our Data Handling and Electronic Verification Statement and applies where we collect, use or disclose credit-related personal information. It explains how we handle your credit information, including when we obtain information from, or disclose information to, a credit reporting body (CRB). This may include information we collect when assessing your financial position or circumstances (for example, where you request changes to your arrangements). We may obtain credit information about you from a credit reporting body to assist us in assessing applications for credit or changes to your existing arrangements. This notice should be read together with our Data Handling Statement and Privacy Policy.

When this notice applies

This notice applies when you:

- » apply for, or hold, consumer credit with us; or
- » engage with us about financial difficulty or hardship arrangements where we may assess your creditworthiness or financial position, including by obtaining information from a credit reporting body.

Information we collect for financial assistance

To assess financial assistance (hardship), we may collect information you provide about your circumstances (for example, contact and employment details, income, expenditure, assets, liabilities and the nature of financial difficulty).

We handle this information under our Privacy Policy and Data Handling Statement.

We generally do not disclose the detail of your hardship circumstances to credit reporting bodies. Instead, where applicable, we may disclose repayment history information (RHI) and financial hardship information (FHI) as permitted by law and the CR Code.

Where permitted by law, we may also obtain credit information about you from a credit reporting body to assist us in assessing applications for credit or changes to your existing arrangements.

How we use your information

We use the personal information collected about you for the following purposes:

- » determine your financial position;
- » determine your ability to repay the loan based on your changed financial position; and
- » offer hardship assistance options.

We may use your personal information for purposes required by law.

Credit reporting bodies

We may disclose your personal information to, and collect credit information about you from, credit reporting bodies. These may include organisations such as Equifax, illion/Experian or other providers. Credit reporting bodies may include your information in reports they provide to other credit providers to assist them to assess your creditworthiness.

Your rights in relation to credit reporting

You have rights under the Privacy Act in relation to your credit information, including the right to:

- » request access to the credit information held about you;
- » request corrections if the information is inaccurate; and
- » request that a credit reporting body not use your information for pre-screening of direct marketing or to place a temporary ban on the use of your information in certain circumstances.

More information about these rights is available in our Privacy Policy or from the applicable credit reporting body.

Disclosing your personal information

We may provide your information to third parties if we are required to do so by law or under some circumstances which are permitted under the Privacy Act 1988 (Cth).

We generally do not disclose credit-related personal information to overseas recipients. Where such disclosures are required, they will occur in accordance with our Data Handling Statement and applicable law.

Data aggregation

We may de-identify and aggregate information we hold about you and other individuals by removing information that could identify you. We use anonymized data for internal purposes, e.g. service improvements and analytics, and we may share insights with third parties but not in a form that can re-identify you.

Security of your personal information

We take reasonable steps to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure. We restrict access on a need-to-know basis and

securely destroy or de-identify your information when it is no longer needed.

Updating your personal information

You can request access to, or correction of, your personal information by contacting us on 138 001 or via email at privacy@mystate.com.au. You may also be able to update some details directly where available (for example, via 'My Profile' on a platform we provide).

Our contact details

If you have any questions or concerns about our Privacy Policy or our handling of your personal details please contact us.

Privacy Officer

Email: privacy@mystate.com.au

Post: GPO Box 1274, Hobart TAS 7001

Complaints and feedback

We take your feedback seriously and strive to address all concerns about your personal information. You can make a complaint or provide feedback by contacting us. We will acknowledge your complaint within 1 business day and aim to resolve it within 30 days. If your complaint relates to financial hardship or credit, we will respond within 21 days. If you wish to lodge a complaint please contact the specific entity the complaint relates to on the details below.

How can I lodge a complaint?

You can advise us of your complaint or provide feedback by:

MyState Bank:

Using the online form at mystate.com.au;

Phone: 138 001

Email: mycomplaint@mystate.com.au

Mail: Complaints and Feedback,

GPO Box 1274,

Hobart TAS 7001

Auswide Bank:

Using the online form at auswidebank.com.au

Phone: 1300 138 831

Email: customer@auswidebank.com.au

Mail: Complaints and Feedback,

Auswide Bank Ltd,

GPO Box 75, Brisbane QLD 4000

Selfco:

Phone: 1300 12 11 10

Email: leasing@selfco.com.au

Mail: Complaints and Feedback,

PO Box 7956,

Baulkham Hills BC NSW 1755

For further information on the MyState Bank complaints process please refer to the Complaints Policy located on the website.

Australian Financial Complaints Authority (AFCA)

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Post: Australian Financial Complaints Authority GPO

Box 3, Melbourne VIC 3001

Office of the Australian Information Commissioner (OAIC)

Online: www.oaic.gov.au

Phone: 1300 363 992

Mail: OAIC - CDR Complaints GPO Box 5218, Sydney

NSW 2001

More information on our Privacy Policy

If you would like more information on how we use our information please see our full [privacy policy](#) available on our website.

