



Max Credit Ratings

Privacy Consent, Policy and Terms and Conditions

Your Privacy Consent

Max Credit Ratings seeks to gain credit information about you from a Credit Reporting Body (CRB). We may use this information in the course of our providing credit assistance to you.

By signing the form below, you appoint us as your agent to act as an “access seeker” and obtain your credit information from a CRB on your behalf. You acknowledge that you are sending your own personal information only not that of any other person and that you are providing accurate information.

If you do not consent to us doing this, we cannot proceed with the request for a Credit Rating. However, if you do not proceed, we will be unable to provide assistance or other services to you.

To ensure we are passing information to the correct person, we will take steps to verify your identity. If you are unable to provide adequate information for us to establish you are the correct recipient of the information, we will refuse to supply you with any information.

This consent form is intended to be read in conjunction with our Privacy Policy, detailed below.

Our Privacy Policy

Collection and use of your information

Max Credit Ratings and its representatives will only seek to collect necessary information from you in order to provide you with obtaining your credit rating report and initial discussions for credit assistance. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

Disclosure of personal information

Max Credit Ratings and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Equifax and other providers of Credit Ratings
- All entities in the Gemic Pty Ltd group including 'All About You' Financial Solutions Licensee, Administration and Credit Representatives and Reach Financial Planning;
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors

Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Michael Papadopoff

Address: Suite 2b, 17 Southport Street West Leederville

Email: contact@maxcreditratings.com.au

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

Marketing

From time to time, Max Credit Ratings may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

Security of your personal information

Max Credit Ratings takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

In the extremely unlikely event that Max Credit Ratings suspects that there has been a data breach that may cause you serious harm, we will take all reasonable steps to assess if your data has been accessed or lost, and if this information being accessed or lost may cause you serious harm. This assessment will always be completed expeditiously and within 30 days.

If Max Credit Ratings finds that there has been a data breach that has the potential to cause you serious harm, this will be reported to the Office of the Information Commissioner and you directly.

Feedback on the handling of your personal information

Should you be unsatisfied in the manner in which Max Credit Ratings has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Ph: 1300 363 992

e: enquiries@oaic.gov.au

Mail: GPO Box 5218
SYDNEY NSW 2001.

You can learn more about the Privacy Act and your rights at www.privacy.gov.au

Authority to act as your Agent for the collection of credit information

I hereby appoint Max Credit Ratings as my Agent for the purpose of obtaining my credit information from a Credit Reporting Body.

Terms and Conditions

Should you be unsatisfied in the manner in which Max Credit Ratings has handled your personal information.

1. When providing your personal information, you are providing this to Gemic Pty Ltd and all associated entities. We will contact you to discuss this information.
2. In Max Credit Ratings lodging a request to obtain your personal Credit Report, this does not affect your credit rating but will be recorded by the credit bureau.
3. Max Credit Ratings does not charge a fee for obtaining your personal Credit Report or for contacting you to offer assistance with this service. Should you progress to taking up other services, there may be fees and charges for these all of which will be fully disclosed prior to you progressing with any products and services.
4. Max Credit Ratings agrees to provide one service per client. Any future requests are at the sole discretion of Max Credit Ratings.
5. Max Credit Ratings can vary these Terms and Conditions at any time and a current copy will be available on our web site.
6. All terms and conditions are governed by the laws of Western Australia.