

Max Recovery Australia Pty Limited
85 Castlereagh Street
Sydney NSW 2000

THIS IS A NOTICE FOR YOUR INFORMATION ONLY.

YOU ARE NOT REQUIRED TO TAKE ANY FURTHER ACTION.

Dear Sir/Madam

Max Recovery Australia Pty Limited: Privacy and Credit Reporting Collection Notice

We refer to your account (“**Account**”) which has been transferred to Max Recovery Australia Pty Limited (ABN 89 125 680 122, Credit License No: 386155) (“**Max Recovery**” or “**we**”, “**us**” or “**our**”).

Max Recovery recognises the importance of personal information and “**Credit Related Information**” (being your credit information and credit eligibility information) we hold about individuals and the trust they place in us.

We are committed to safeguarding your personal information and Credit Related Information in accordance with the requirements of the *Privacy Act 1988* (Cth) (“**Privacy Act**”) and, to the extent applicable to Credit Related Information, the *Privacy (Credit Reporting) Code 2014* (Cth) (“**Code**”).

Please note that we may be in possession of, and during the course of administering your Account may continue to collect, personal information from you, such as your contact details as well as other personal information that you, your debt administrator or other authorised representative or the financial institution which previously owned your Account (or any affiliate of such party) may provide to us in connection with your Account (which may include bank account details and details of payments (including to third parties)). There are various methods in which personal information may be collected, including but not limited to, by way of documentation in hard copy or electronic format. On occasions, we may need to collect Personal Information about you from third parties. This may include, but is not limited to our agents and service providers, law enforcement bodies, statutory and regulatory bodies, publicly available sources including the Internet and telephone directories and industry databases.

We collect this personal information for the primary purpose of holding your Account and facilitating amounts payable in connection with your Account. If we do not collect this personal information, we may not be able to effectively administer your Account.

We may disclose this type of personal information to third parties for these and related purposes and where required by law. It is likely that such third parties could include our related bodies corporate, branches, affiliates, contractors, agents and third party service providers including those to whom we outsource services (such as Bravure Pty Ltd (or any affiliates of such parties), who may from time to time communicate with you on our behalf). Our service providers also include providers of archival, customer contact, banking, payment, delivery, data processing, data analysis, document management, information broking, research, investigation, insurance, website, technology, legal, accounting, business consulting and debt collection services. The parties to whom we disclose your personal information may also include your debt administrator or other authorised representative as well as any relevant regulatory or legal bodies. In the event of a sale of our business, we may disclose your personal information to a purchaser or potential purchaser of our business.

We may also disclose Credit Related Information to credit reporting bodies (such as Equifax Pty Ltd, Illion Australia Pty Ltd, Experian Australia Credit Services Pty Ltd, any other “credit reporting body” (as defined in the Privacy Act) or any affiliate of such party).

We are part of a global financial organisation that operates in and provides services and products to clients through, and with the support from, its branches, affiliates and related bodies corporate located in multiple jurisdictions. As such, it is possible that we may disclose this personal information and Credit Related Information to overseas recipients. Our privacy policy and credit reporting policy, together with this notice, confirms that we may need to disclose your personal information and Credit Related Information to overseas recipients. The countries in which the recipients may be located will vary from time to time, but may include Argentina, India, the United Kingdom and the United States of America and other countries where our organisation has a presence or uses contractors.

Our privacy policy and credit reporting policy are available on our website noted below or you can obtain a copy by contacting us using the contact details set out below.

Our privacy policy contains information about how you may access the personal information that is held by us and seek correction of such information, and how you may complain about a breach of the Australian Privacy Principles and how we will deal with such a complaint.

Our credit reporting policy contains information about the types of Credit Related Information we hold, how you can access your Credit Related Information which we hold; seek the correction of such Credit Related Information; complain about our failure to comply with the Privacy Act or the Code and how we will deal with such a complaint. In accordance with the Code we must notify you of certain additional information in connection with your Credit Related Information. Please note that such information is set out in our Notification under the Privacy (Credit Reporting) Code 2014 (Cth), which is accessible via our website noted below. You can contact us with any queries about privacy via the following means:

Website: www.maxrecovery.com

Email address: privacy@maxrecovery.com

Business address: 85 Castlereagh Street, Sydney NSW 2000

Telephone number: 1300 576 005

Contact: Max Recovery Australia Representative

Accessibility:

If you are deaf or have a hearing or speech impairment, you can obtain assistance from the National Relay Service.

Website at <http://relayservice.gov.au>
Phone (TTY): 1800 555 630.

If you have difficulty speaking or understanding English, please call the interpreting service, TIS National. TIS National will be able to provide you with an interpreter to assist you with your query.

Website at <https://www.tisnational.gov.au/>
Phone: 131 450