CREDIT INFORMATION POLICY

Mood State Medical Pty Ltd (ABN 71 676 619 917) (trading as Mood State Medical) (**we**, **us** or **our**), understands that protecting your credit information is important. This Credit Information Policy sets out how we collect, use, disclose and otherwise manage credit information.

The information we collect

Personal information is information or an opinion, whether true or not and whether recorded in a material form or not, about an individual who is identified or reasonably identifiable. The personal information we hold about you may also include credit information.

Credit information is a term used throughout this Credit Information Policy and refers to "credit information" and "credit eligibility information" as these terms are defined in the Privacy Act 1988 (Cth) (**Privacy Act**).

We may collect and hold information about you, which may include:

Credit information, including:

- your name, address, contact number and email address;
- the fact that you applied for credit from us;
- the amount of credit applied for by you;
- the amount of credit provided to you by us (if any);
- the terms of payment of credit provided to you by us, including any credit term;
- details of your payment history, including details of any default of payment by you;
- information regarding credit that was provided to you that has otherwise been discharged;
- information retrieved from any credit referees;
- information regarding your personal insolvency; and
- information about your involvement in any court proceedings.

Credit eligibility information, including:

- a credit report; and
- a credit assessment score.

How we collect credit information

We collect credit information in a variety of ways, including:

- **Directly**: We collect credit information which you directly provide to us, including through your completion of any Credit Application Form provided by us or you entering an agreement with us for the supply of goods and/or services.
- **Indirectly**: We may collect credit information which you indirectly provide to us while interacting with us, such as when you make payment of any amount of credit provided by us or from publicly available resources.
- **From third parties**: We collect credit information from third parties, such as credit reporting bodies or from other credit providers, including any credit referees provided by you.

Why we collect, hold, use and disclose credit information

Credit information: We may collect, hold, use and disclose credit information for the following purposes:

- verifying your identity;
- obtaining credit information from credit reporting bodies;
- assessing your application for credit (or assessing your application to be a guarantor in relation to such credit);
- assessing your credit worthiness, including collecting your payment history in relation to any credit provided by us to you;
- enforcing our rights against you or your guarantors for repayment of any amount owed by you to us;
- providing our goods and/or services to you;
- administering your account, including for internal record keeping, invoicing and billing purposes;
- dealing with complaints or issues you may have in relation to our goods and/or services;
- complying with our legal obligations and resolving any disputes that we may have; and
- if otherwise required or authorised by law.

Our disclosures of credit information to third parties

We may disclose credit information to:

- other credit providers to allow them to determine your financial arrangements with us;
- potential guarantors to allow them to consider whether to offer to act as a guarantor in relation to a credit or to offer property as security for credit;
- guarantors, to exercise our rights against guarantors;
- third party service providers for the purpose of enabling them to provide their services, to us, including (without limitation) IT service providers, data storage, web-hosting and server providers, payment systems operators, debt

collectors or other service providers who may assist us in securing a debt and professional advisors;

- our employees, contractors and/or related entities;
- our existing or potential agents or business partners;
- anyone to whom our business or assets (or any part of them) are, or may (in good faith) be, transferred;
- courts, tribunals and regulatory authorities, in the event you fail to pay for goods or services we have provided to you;
- courts, tribunals, regulatory authorities and law enforcement officers, as required or authorised by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise or defend our legal rights;
- any other third parties where you have consented; and
- as required or permitted by law, such as where we receive a subpoena.

We generally do not share credit information with individuals or organisations located outside of Australia that do not have an Australian company (Australian Link). If we do disclose credit information to individuals or entities that do not have an Australian Link, we will update this Credit Information Policy to provide details of the countries in which these entities are located.

Your rights and controlling your credit information

Your choice: Please read this Credit Information Policy carefully. If you provide credit information to us, you understand we will collect, hold, use and disclose your credit information in accordance with this Credit Information Policy. You do not have to provide credit information to us, however, if you do not, it may affect our ability to provide our goods and/or services to you.

Information from third parties: If we receive credit information about you from a third party, we will protect it as set out in this Credit Information Policy. If you are a third party providing credit information about somebody else, you represent and warrant that you have such person's consent to provide the credit information to us.

Access: You may request access to the credit information that we hold about you. An administrative fee may be payable for the provision of such information. We will take reasonable steps to provide you with access to the credit information within 30 days of receipt of your access request. If we cannot provide you with the credit information you have requested, then we will take reasonable steps to assist you in obtaining the credit information. Please note, in some situations, we may be legally permitted to withhold access to your credit information. In order for you to have the most up-to-date credit information held about you, we recommend that you request access to the credit reporting information held about you by credit reporting bodies.

Correction: If you believe that any information we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, please contact us using the details below.

We will take reasonable steps to promptly correct any information found to be inaccurate, out of date, incomplete, irrelevant or misleading. We will take reasonable steps to correct any information within 30 days of receipt of your correction request or a longer period if agreed with you in writing. Please note, in some situations, we may be legally permitted to not correct your credit information. If we cannot correct your information, we will advise you as soon as reasonably possible and provide you with the reasons for our refusal and any mechanism available to complain about the refusal.

Complaints: If you wish to make a complaint, please contact us using the details below and provide us with full details of the complaint. We will acknowledge your complaint within 7 days of receipt of your complaint. We will promptly investigate your complaint and will take reasonable steps to respond to you in relation to the complaint within 30 days of receipt of your complaint or a longer period if agreed with you in writing. In our response, we will set out the outcome of our investigation and the steps we will take in response to your complaint. If you are not satisfied with our response, you also have the right to contact The Office of the Australian Information Commissioner.

Storage and security

We are committed to ensuring that the credit information we collect is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures, to safeguard and secure credit information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.

While we are committed to security, we cannot guarantee the security of any information that is transmitted to or by us over the internet. The transmission and exchange of information is carried out at your own risk.

Amendments

We may, at any time and at our discretion, vary this Credit Information Policy by publishing the amended Credit Information Policy on our website. We recommend you check our website regularly to ensure you are aware of our current Credit Information Policy.

For any questions or notices, please contact us at:

Mood State Medical
PO Box 887
Parramatta NSW 2124

moodstatemedical.au

Email: support@moodstatemedical.au
Call: 1300 018 337

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