



## Privacy and Credit Reporting Policy

### 1. At Jingle Loans, We Respect Your Privacy

- 1.1 To ensure your right to privacy and protection of your personal information is upheld at all times, Jingle Finance Pty Ltd (Australian Credit Licence 388143) t/as Jingle Loans ('Jingle', 'we', 'us', 'our') has developed this Privacy and Credit Reporting Policy (**Policy**) in line with the *Privacy Act 1988* (Cth), the Australian Privacy Principles (**APPs**), and the Privacy (Credit Reporting) Code 2025 (**Credit Reporting Code**).
- 1.2 This Policy acknowledges the importance of protecting your personal and credit information. It represents Jingle's commitment to compliance and sets out how we collect, use, manage, and disclose your personal information.
- 1.3 Any personal information we collect about you will only be used for the purposes we have collected it for or as allowed under the law.

### 2. What we collect

- 2.1 When we refer to **personal information**, we mean information from which your identity is reasonably apparent, which may include information or an opinion that relates to you. The personal information we hold that relates to you may also include **credit-related information**.
- 2.2 Credit-related information means:
- (a) **Credit information**, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
  - (b) **Credit eligibility information**, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.
- 2.3 We use your credit-related information to assess your eligibility to be provided with finance. Usually, credit-related information is exchanged between credit and finance providers and credit reporting bodies.
- 2.4 The kinds of personal information we may collect about you include your name, date of birth, address, bank account details, occupation, and any other information we may need to identify you.
- 2.5 When you use our website or mobile application, we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We collect some of this information using cookies (for more information please see the Website Privacy Policy at <https://www.jingle.com.au/website-privacy-policy/>)
- 2.6 If you are applying for finance or providing a guarantee, we may also collect the ages and number of your dependants and cohabitants, the length of time you have resided at your current address, your employment details, and proof of earnings and expenses. If you apply for any insurance product through us (if applicable), we may collect information about what is being insured, the beneficiaries, and your health information, including medical and lifestyle information from you or your health professionals. We will only collect health information from you with your consent.



### 3. Why we collect your personal information

- 3.1 We collect personal information for the purposes of assessing your application for finance and managing that finance, establishing your identity, contacting you, managing our risk, and to comply with our legal obligations.
- 3.2 We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. Improvements in technology also enable organisations like ours to collect and use information to get a more integrated view of our customers. We may offer you other products and services from time to time.

### 4. How we collect your personal information

- 4.1 Where reasonable and practical, we will collect your personal information directly from you. We may collect information about you that is publicly available, such as from public registers or social media, or made available by third parties. We may also collect your personal information from credit reporting bodies, mortgage and finance brokers, employers, and other people such as accountants and lawyers.

### 5. Disclosing your personal information

- 5.1 We may disclose your personal information:
  - (a) to prospective funders or other intermediaries in relation to your finance requirements;
  - (b) to other organisations that are involved in managing or administering your finance, such as third party suppliers, printing and postal services, call centres, lenders, mortgage insurers, trade insurers and credit reporting bodies;
  - (c) to associated businesses that may want to market products to you;
  - (d) to companies that provide information and infrastructure systems to us;
  - (e) to our agents, contractors or external service providers to outsource certain functions, for example, statement production, debt recovery and information technology support;
  - (f) to any person who represents you, such as finance brokers, lawyers, mortgage brokers, guardians, persons holding power of attorney and accountants;
  - (g) to anyone where you have provided us consent;
  - (h) to other guarantors or borrowers (if more than one);
  - (i) to borrowers or prospective borrowers, including in relation to any credit you guarantee or propose to guarantee;
  - (j) to our auditors, insurers, re-insurers and health care providers;
  - (k) to claims related providers, such as assessors and investigators who help us with claims;
  - (l) where we are authorised to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth), or by government and law enforcement agencies or regulators;
  - (m) to investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business;



- (n) to other financial institutions, for example to process a claim for mistaken payment;
- (o) to organisations that provide products or services used or marketed by us; or
- (p) to your employer, former employer, referees or identity verification services.

5.2 If we want to use your personal information for a new purpose not contemplated by this Privacy Policy, we will notify you and obtain your consent before we use your personal information for that purpose.

5.3 When we disclose your credit information to credit reporting bodies, we will use agreed standard common descriptors to describe the type of consumer credit provided to you to ensure the information is accurately represented.

## 6. Credit-related information

6.1 We exchange credit-related information for the purposes of assessing your application for finance and managing that finance. If you propose to be a guarantor, one of our checks may involve obtaining a credit report about you.

6.2 When we obtain credit eligibility information from a credit reporting body about you, we may also seek publicly available information and information about any serious credit infringement that you may have committed.

## 7. Notifiable matters

7.1 The law requires us to advise you of 'notifiable matters' in relation to how we may use your credit-related information. You may request to have these notifiable matters (and this Policy) provided to you in an alternative form.

7.2 We exchange your credit-related information with credit reporting bodies. We use the credit-related information that we exchange with credit reporting bodies to confirm your identity, assess your creditworthiness, assess your application for finance or your capacity to be a guarantor, and manage your finance.

7.3 The information we may exchange with credit reporting bodies includes your identification details, what type of loans you have, how much you have borrowed, whether or not you have met your loan payment obligations, whether you have entered into a financial hardship arrangement (either with us or some other third party), and if you have committed a serious credit infringement (such as fraud).

7.4 As part of our credit assessment process, we may disclose your personal information to a credit reporting body to conduct a credit check on you. Your consent is not required for us to disclose your personal information to a credit reporting body to perform a credit check. A record of any information request made about you may be used and disclosed to assess your creditworthiness. The credit check may affect your credit score, which is used by credit providers to evaluate your eligibility for credit.

7.5 If you fail to meet your payment obligations in relation to any finance that we have provided or arranged, or if you have committed a serious credit infringement, we may disclose this information to a credit reporting body.

7.6 You have the right to request access to the credit-related information that we hold about you and make a request for us to correct that credit-related information if needed. See 'Accessing and correcting your personal and credit-related information' below for further information.

7.7 Sometimes your credit-related information will be used by credit reporting bodies for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the credit reporting bodies at any time to request that your credit-related information is not used in this way.



- 7.8 You may contact the credit reporting bodies to advise them that you believe that you may have been a victim of fraud. Credit reporting bodies must not use or disclose your credit-related information for a period of 21 days after you notify them that you may have been a victim of fraud. You can contact the following credit reporting body for more information:

Equifax – [www.equifax.com.au](http://www.equifax.com.au) – contact on 13 83 32; see privacy policy at [www.equifax.com.au/privacy](http://www.equifax.com.au/privacy);

Illion – [www.illion.com.au](http://www.illion.com.au) – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>; and

Experian – [www.experian.com.au](http://www.experian.com.au) – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>

## 8. Direct marketing

- 8.1 We may use your personal information for direct marketing purposes.
- 8.2 You may at any time opt out of receiving marketing information by phoning us on 1300 654 230 or by writing to us at [hello@jingle.com.au](mailto:hello@jingle.com.au). If we are sending you direct marketing by email, you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

## 9. Overseas disclosure / storage

- 9.1 The personal and credit-related information we hold about you may be held by us in electronic form on our secure servers and may also be held in paper form. We may use cloud storage to store your personal and credit-related information, and the cloud storage and IT servers may be located outside Australia. We may also disclose your personal and credit-related information to overseas entities that provide support functions to us or to other entities located overseas.
- 9.2 We and the entities we disclose your personal and credit-related information to may disclose your information to entities located overseas. The overseas entities to whom we disclose your information may not be subject to privacy laws or principles similar to those that apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You should understand that, by consenting to us disclosing your information to overseas entities, we will not be accountable, and you may not be able to seek redress if those entities do not handle your information in accordance with Australian privacy laws. While we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. Overseas entities may be required to disclose your information to relevant foreign authorities under a foreign law.

## 10. Updating your personal information

- 10.1 It is important to us that the personal information we hold about you is accurate and up-to-date. During the course of our relationship with you, we may ask you to inform us if any of your personal information has changed.
- 10.2 If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure that the information we hold about you is accurate or complete.
- 10.3 You must notify us of any changes to your personal information that are required by any contracts you have with us.

## 11. Accessing and correcting your personal information

- 11.1 You may request access to any of the personal and credit-related information we hold about you at any time. We may charge a fee for our costs of retrieving and supplying the information to you.



- 11.2 Depending on the type of request that you make we may respond to your request immediately, otherwise we will usually respond within five business days of receiving your request. We may need to contact other entities to properly investigate your request.
- 11.3 There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, if your request is vexatious, or if the information is commercially sensitive. If we are unable to resolve a correction request within 30 days of the request, we will notify you of the reasons for the delay and seek your agreement to a reasonable extension.
- 11.4 If we deny you access to the personal or credit-related information we hold about you, we will explain why.
- 11.5 If any of the personal or credit-related information we hold about you is incorrect, inaccurate or out-of-date, you may request that we correct the information by phoning us on 1300 654 230 or by writing to us at [hello@jingle.com.au](mailto:hello@jingle.com.au).
- 11.6 If appropriate, we will correct the personal or credit-related information at the time of your request. Otherwise, we will provide an initial response to you within five business days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected your personal or credit-related information within 30 days.
- 11.7 We may need to consult with other finance providers or credit reporting bodies or entities as part of our investigation.
- 11.8 In circumstances where we undertake a credit check for you, your credit application is subsequently refused and you request a correction of information on the basis that the information was caused by fraud, we will consider specific factors when asking you for evidence to substantiate the fraud. These factors include the effort required from you to provide evidence, whether other information can help decide if a correction is needed and if input from other credit providers or reporting bodies is necessary for the correction request.
- 11.9 We understand that certain circumstances beyond your control may impact the accuracy of the information we hold about you, including:
- (a) natural disasters;
  - (b) bank errors in processing a direct debit;
  - (c) fraud; or
  - (d) domestic abuse or other situations of a similar nature that are beyond your control.
- 11.10 If we refuse to correct personal or credit-related information, we will provide you with our reasons for not correcting the information.

## 12. Business without identifying you

- 12.1 In most circumstances, it will be necessary for us to identify you in order to successfully do business with you. However, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information (for example, if you make general inquiries about interest rates or current promotional offers).



## 13. Sensitive information

13.1 We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

## 14. Safety and security of your personal information

14.1 We will take a range of measures and reasonable steps to protect your personal information. Your personal information will always be stored in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

## 15. Complaints

15.1 If you are not satisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act and the Credit Reporting Code, you may contact our complaints officer on 1300 654 230 or by writing to us at [complaints@jingle.com.au](mailto:complaints@jingle.com.au)

15.2 We will acknowledge your complaint within seven days and aim to resolve the complaint as quickly as possible. We will provide you with a decision on your complaint within 30 days.

15.3 If you are not satisfied with the response of our complaints officer, you may make a complaint to the AFCA scheme, which can be contacted by phone on 1800 931 678, by email at [info@afca.org.au](mailto:info@afca.org.au), or in writing to GPO Box 3, Melbourne VIC 3001, or the Office of the Australian Information Commissioner, which can be contacted at either [www.oaic.gov.au](http://www.oaic.gov.au) or by phone on 1300 363 992.

## 16. Further information

16.1 You may request further information about the way we manage your personal or credit-related information by contacting us.

## 17. Changes to this Policy

17.1 We may change this Policy from time to time or as the need arises. We will publish any changes to this Policy on our website.

17.2 You may request this Policy in an alternative form by phoning us on 1300 654 230 or by writing to us at [hello@jingle.com.au](mailto:hello@jingle.com.au).

## Policy review

We regularly review our Credit and Reporting Policy to ensure it is effective and aligned with regulatory expectations. Our most recent review was conducted in November 2025.



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**Effective Date:** 23rd November 2025

**Next Review Due:** 23rd November 2026

**Approved By:** Managing Director

**Policy Owner:** Head of Compliance

**Australian Credit Licence:** 388143