

Credit Reporting Policy

Who are we?

We are Revolut Payments Australia Pty Ltd ABN 21 634 823 180, Australian Credit Licence No. 517589 and Revolut Credit Services Australia Pty Ltd ABN 670 768 144 (collectively, "**Revolut**", "**we**", "**us**" and "**our**"). Our Credit Reporting Policy is read together with our [Privacy Policy](#) and explains how we manage your credit-related personal information.

At all times, we comply with Part 3A of the Privacy Act 1988 and the Credit Reporting Code 2014, in the management of your credit-related personal information.

What is credit-related personal information?

Your "credit-related personal information" is comprised of:

- **Credit information**, meaning when you apply for credit, your personal information (which is not your sensitive information) and including information about your creditworthiness, repayment history, your previous credit applications, credit capacity (e.g. details about your employment, finances and opinions from other credit providers about your creditworthiness and reports), and whether you have committed fraud or another serious credit infringement.
- **Credit eligibility information**, meaning credit reporting information about you, that we have received from our credit reporting body (CRB), Experian Data Registries Pty Ltd (formerly Illion Data Registries Pty Ltd), and the information we derive from this credit reporting information, that may be used to assess your creditworthiness or to establish your eligibility for consumer credit.

What kinds of credit-related personal information do we collect?

We collect the following kinds of your credit-related personal information:

- **identity information**, including your name, age, address, phone number and date of birth, driver's licence or passport, employment, income, expenses and savings;

- **consumer credit liability information**, including the names, type, term, repayment details and credit limit of consumer credit you have obtained from us and other credit providers;
- **repayment information and payment history**, including when you have made your payments and when overdue payments have been made;
- **financial hardship and new payment arrangements**, like when you have entered into hardship or other arrangements with us or other credit providers;
- **information requests from others**, these being statements of information requests about you, by credit providers, mortgage or trade insurers;
- **previous credit application information**, which includes the type and amount of your consumer or commercial credit applications;
- **defaults**, when you have not made your payments,
- **serious credit infringement information**, where we or another credit provider's has formed an opinion that you have committed a serious credit infringement;
- **court proceedings and personal insolvency information**, and publicly available information relating to your creditworthiness that is not court proceedings information on the National Personal Insolvency Index; and
- **information derived from CRBs or by us**, including from the information set out above (such as credit scores, ratings and assessments).

How do we collect your credit-related personal information?

We usually collect your credit-related personal information from:

- you directly, when you apply for credit from us, or interact with us;
- credit reporting bodies;
- other credit providers;
- other organisations, who working jointly with us to provide you with credit-related services;
- other companies in the Revolut Group;
- your employer; and
- publicly available sources of information.

How do we hold this information?

Most of the information we hold about you will be stored electronically in secure Revolut Group owned and operated infrastructure environments.

The credit-related personal information we hold about you is protected by electronic and procedural safeguards. We also require Revolut Group entities that hold and process such information on our behalf to follow appropriate standards of security and confidentiality.

Additionally, we train the people we work with on how to handle your credit-related personal information properly, and restrict access just to what is necessary for specific job functions.

Why do we have your credit-related personal information?

We collect, use, hold and disclose your credit-related personal information for the following purposes:

- to decide whether to provide you with credit;
- to manage the credit we provide you, including to analyse your eligibility for new promotions and offerings or to improve and develop our products and services;
- to derive scores, rating and assessments relating to your creditworthiness in our decisions and reviews;
- to conduct enforcement and debt collection activities, including listing defaults or serious credit infringements;
- to participate in comprehensive credit reporting (exchanged with Experian Data Registries Pty Ltd (formerly Illion Data Registries Pty Ltd) and other CRBs that Experian Data Registries Pty Ltd exchanges with);
- to assist you when you're in financial difficulty. Your financial hardship information may be disclosed to our credit reporting body to reflect your current arrangements under comprehensive credit reporting;
- to assist other credit providers;
- to comply with our legal and regulatory obligations, such as answering requests by the relevant authority about an access or correction request you have made;
- for securitisation purposes, or for purposes relating to an entity wishing to acquire all or part of us; and

- to investigate and manage complaints and inquiries, including if we have to seek legal or professional advice.

Exchanging credit-related information with CRBs

We exchange your credit-related personal information with our CRB, Experian Data Registries Pty Ltd (formerly Illion Data Registries Pty Ltd)
Experian Data Registries Pty Ltd, whose contact details are below:

Contact Info	Experian Data Registries Pty Ltd (formerly Illion Data Registries Pty Ltd)
Phone	13 23 33 or +61 3 9828 3200
Online form	www.illion.com.au/contact-us/
Mail	479 St Kilda Road Ground Floor Melbourne, VIC 3004 Australia
Website	www.illion.com.au

You can request a copy of Illion's credit reporting policy from its website or by contacting them directly using the details as set out above.

Our Statement of Notifiable Matters

In our exchanging of your credit-related personal information with our CRB, it is important you take note of the following:

- the CRB may include the information in reports provided to other credit providers to assist them to assess your creditworthiness;
- if you don't meet your payment obligations in relation the credit we provide you, or you commit a serious credit infringement, we may be entitled to disclose this to the CRB;
- this Credit Reporting Policy contains information about the management of credit-related personal information, which you can obtain a copy from our [website](#) or by contacting us;
- you have the right to request access to, or correct the information we hold about you, or to make a complaint to us;

- you have the right to request CRBs not to use your credit reporting information for the purposes of pre-screening of direct marketing by credit providers; and
- you also have the right to ask CRBs to not use or disclose your credit reporting information, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

Overseas disclosures

We disclose your credit-related personal information to companies in the Revolut Group located outside of Australia, in the UK and Belgium. You have consented to our overseas disclosures (meaning that we are not required to take reasonable steps to ensure that our overseas recipients do not breach the Australian Privacy Principles).

How can you access or correct your credit-related personal information?

If you would like to make an access or correction request, please contact us using the contact details below under 'What's the best way to contact us?'.

There is no fee for requesting access or correcting your credit-related personal information.

We'll need to verify that it's you, or that the person making the request on your behalf has the authority to act for you, before we act on your access or correction request.

Accessing your credit eligibility information

When you make a request to access your credit eligibility information, we will give you access within a reasonable period unless that access is unlawful, required by law or is likely to prejudice enforcement related activities by an enforcement body. We'll let you know our reasons in writing if we're unable to give you access.

Correcting your credit information or credit eligibility information

If you ask us to correct the credit-related personal information we hold you, we will correct that information if we're satisfied it is out of date, incomplete, irrelevant or misleading within a reasonable period of your request (we may ask for more time if needed). We may consult with a CRB or another credit provider to resolve your request.

We will provide you with a written notice of whether we agree to your correction request, or explain our reasons why we don't agree to the request and provide you with details on how you may complain about our decision. If your request is denied, you also have the right to ask us to make a note of your requested correction.

Feedback and complaints

If you have any feedback or wish to raise a complaint about a breach of Part 3A Division 3 of the Privacy Act or the Credit Reporting Code, please contact us using the details under 'What's the best way to contact us?' below. We'll handle your complaint in line with our [Complaints Policy](#).

If you're dissatisfied with our response to your complaint, you may raise your complaint for free to the Australia Financial Complaints Authority, which provides fair and independent dispute resolution, or to the Office of the

Australian Information Commissioner. Their contacts details are found below:

Contact Info	Australian Financial Complaints Authority
Phone	1800 931 678
Email	info@afca.org.au
Mail	GPO Box 3, Melbourne VIC 3001
Website	www.afca.org.au

Contact info	Office of the Australian Information Commissioner
Phone	1300 363 992
Email	enquiries@oaic.gov.au
Mail	GPO Box 5218, Sydney NSW 2001
Website	www.oaic.gov.au

What's the best way to contact us?

You can contact us any time by:

Contact Info	Revolut Payments Australia Pty Ltd
LiveChat	Direct message in your Revolut App

Contact Info	Revolut Payments Australia Pty Ltd
Online form	Available here
Email	feedback@revolut.com
Mail	Level 28, 161 Castlereagh Street, Sydney, NSW, 2000 Australia

Effective from 13 December 2023

Revolut Payments Australia Pty Ltd

ABN 21 634 823 180, AFSL 517589 and Australian Credit Licence No. 517589