

CREDIT REPORTING POLICY

Rivwest Finance Limited | ABN 85 073 358 666 | ACL 386803

May 2026

Rivwest Finance Limited (Rivwest, we, us, our) holds Australian Credit Licence No. 386803. We are a credit provider for the purposes of the Privacy Act 1988 (Cth) and the Privacy (Credit Reporting) Code 2025.

This policy explains how we handle credit-related information about you and sets out your rights. It should be read alongside our Privacy Policy, which is also available at www.rivwest.com.

1. What is credit reporting information?

When you apply for credit with Rivwest, we may collect and use information about your credit history. The Privacy Act distinguishes between two types of credit-related information:

- Credit information is factual information about your credit history, such as the credit accounts you hold, whether you make repayments on time, and whether you have had any defaults or court judgments relating to credit.
- Credit eligibility information is information we derive from your credit history, such as an assessment of your creditworthiness. We treat this information with the same care as credit information.

2. What credit information do we hold?

The credit information we hold about you is generally limited to what is relevant to your credit application or facility with us. This includes:

- your name, date of birth, current and recent addresses, and current employer;
- details of your credit application with Rivwest, including the amount and type of credit applied for;
- your repayment history on any credit facility you hold with us;
- any information about overdue amounts on your Rivwest account; and
- credit reports and credit assessments obtained from Equifax when we assessed your application.

Where a credit report from Equifax forms part of your file, it may contain additional information about your broader credit history, such as other credit accounts you hold and your repayment conduct with other lenders. We do not independently collect or hold that information outside of the Equifax report.

3. How do we collect credit information?

We collect credit information in the following ways:

- directly from you when you complete a credit application with Rivwest;
- from Equifax Australia, a credit reporting body, when we request a credit report in connection with your application or to manage your existing credit facility; and
- from other credit providers, where permitted by law.

We only collect credit information that is reasonably necessary for assessing your application or managing your credit facility with us.

4. How do we use credit information?

We use credit information and credit eligibility information to:

- assess your application for credit and determine appropriate credit terms;
- manage and administer your credit facility, including monitoring repayments;
- assess and manage credit risk; and
- meet our legal and regulatory obligations.

We will not use your credit information for any purpose that is not permitted by the Privacy Act or the Privacy (Credit Reporting) Code 2025.

5. Who do we share credit information with?

We may share your credit information with:

- Equifax Australia, for credit reporting purposes as permitted by the Privacy Act, including disclosing repayment history and, where applicable, default information;
- other credit providers, where permitted by law, for example where you apply for credit elsewhere and we are asked to provide information as part of that assessment;
- our legal advisers and debt collection agents, where necessary in connection with your credit facility; and
- government agencies and regulators, where required by law.

We do not sell your credit information and will not share it for any purpose not permitted by law.

6. The credit reporting body we use

We exchange credit information with Equifax Australia. You can contact Equifax directly to obtain a copy of your credit report, request a correction of information held about you, or make a complaint about how Equifax has handled your information.

Equifax Australia	Contact details
Website	www.equifax.com.au
Telephone	13 83 32
Privacy policy	www.equifax.com.au/privacy
Credit rep. policy	www.equifax.com.au

7. Overseas disclosure

We do not send your credit information overseas. All credit reporting activities are conducted with Equifax Australia, which operates under Australian law.

8. How long do we keep your information?

We keep credit information for as long as required by law, and in most cases for seven years from the date your credit facility with us is fully discharged. Credit reporting bodies are subject to their own retention obligations under the Privacy Act.

9. Accessing and correcting your information

Accessing your information

You have the right to ask us for access to the credit information and credit eligibility information we hold about you. Contact our Privacy Officer using the details at the end of this policy. We will respond within 30 days at no charge.

In limited circumstances permitted by the Privacy Act, we may be unable to provide full access. If that happens, we will explain why in writing.

Correcting your information

If you think any credit information we hold about you is incorrect, incomplete or out of date, you can ask us to correct it. Contact our Privacy Officer and we will respond within 30 days.

If we correct information that was previously shared with Equifax or another credit provider, we will notify them of the correction where required by the Privacy (Credit Reporting) Code 2025.

If we are unable to make a correction, we will explain why and let you know how to take the matter further.

10. Complaints

If you are concerned about how we have handled your credit information, please contact our Privacy Officer in the first instance. We take all complaints seriously and will respond within 30 days.

If you are not satisfied with our response, you can contact:

- the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au or by calling 1300 363 992; or
- the Australian Financial Complaints Authority (AFCA) at www.afca.org.au or by calling 1800 931 678.

11. Changes to this policy

We may update this policy from time to time to reflect changes in our practices or in the law. The current version is always available at www.rivwest.com.

12. Contact us

Privacy Officer	Rivwest Finance Limited
Address	50 Talbragar Street, Dubbo NSW 2830
Telephone	(02) 6882 0090
Email	admin@rivwest.com
Website	www.rivwest.com