

Annexure. CREDIT REPORTING POLICY

This Credit Reporting Policy applies to Afterpay Australia Pty Ltd ABN 15 169 342 947 ('Afterpay', 'we', 'us' or 'our'), and details how we collect and manage your "**credit-related personal information**" in connection with the Buy Now Pay Later account ("**BNPL Account**") issued by Afterpay and is to be read together with our [Privacy Policy](#) and any other privacy or collection statement that we provide to you.

The requirements of Part IIIA in the *Privacy Act 1988* (Cth) ("**Privacy Act**") and the Privacy (Credit Reporting) Code 2025 ("**Credit Reporting Code**") apply to us.

For the purposes of this Credit Reporting Policy, "**credit-related personal information**" means 'credit information', 'credit eligibility information' and 'CP-derived information', as those terms are defined in the Privacy Act. Broadly, credit-related information includes the following personal information about you: information that we may disclose to a credit reporting body;

- information that we obtain from credit reporting bodies; and
- information that we derive from such information, for example, a credit score.

Collection of credit-related personal information

Afterpay may collect, hold and/or use the following about you:

- identity information – such as your name, address, contact details and driver's licence details;
- information requests– information about consumer or commercial credit you have applied for (including the lender's name, type, term and amount of credit, and repayment details) and that we have made an information request about you;
- your consumer credit – consumer credit provided to you, including details about the lender's name, licence details, consumer credit type, maximum amount, the start and end dates, and repayment terms;
- default information about you – when a payment owed to us or another lender is overdue for 60 days or more;
- serious credit infringement information – whether, in the opinion of a lender, you have committed a serious credit infringement in connection with consumer credit;
- publicly available information – court proceedings, personal insolvency information or other publicly available information about you relating to your creditworthiness;
- credit scoring – scores, ratings, summaries, evaluations and other information relating to your credit worthiness which is derived by us or by a credit reporting body;
- repayment history Information - this includes a history of your repayments, including whether you have made payments when due, and if not, when overdue payments have been made; and
- financial hardship information: This includes information about agreed financial hardship arrangements that you may have with us or other credit providers. Financial hardship information will be recorded with the repayment history information.

We use the credit-related personal information disclosed to us, including by a credit reporting body, to create credit scores and risk assessments regarding your creditworthiness.

How we collect and hold your credit-related personal information

We may collect credit-related personal information from a range of sources including:

- the data provided by you directly, or persons acting on your behalf (including through the application process for your BNPL account or when we derive information from your use of that account);
- from credit reporting bodies; and

- from the public domain.

We hold your credit-related personal information electronically in secure servers and in cloud storage, which may be located outside of Australia (see 'Overseas Disclosures' for more details).

Keeping your credit-related personal information secure is important to us. We take precautions to protect such information as set out in our [Privacy Policy](#).

Why we collect, hold, use and disclose credit-related personal information

Afterpay may collect, hold, use and/or disclose your credit-related personal information to:

- confirm your identity;
- assess your application for a BNPL Account or to increase the spending limit of your BNPL account ("**Application**") and your ability to manage that credit;
- help manage the credit provided to you, including collecting overdue payments and assessing your financial hardship requests;
- derive credit scoring, ratings, summaries and evaluations about your credit-worthiness to use in our decision-making processes; and
- comply with our legal and regulatory obligations.

We may (as permitted by the Privacy Act and the Credit Reporting Code) disclose your credit-related personal information for the following purposes:

- to our legal and financial advisors; and
- for other purposes, as required or authorised by law.

We will also share your credit-related personal information with our credit reporting body partner, illion Australia, whose contact details are set out below:

illion Australia

- **Website:** www.illion.com.au
- **Credit reporting policy** (which sets out how they manage credit-related personal information): <https://www.illion.com.au/illion-credit-reporting-policy>
- **Phone:** 13 23 33 or +61 3 9828 3200
- **Mail:** PO Box 7405, St Kilda Road, Melbourne VIC 3004
- **Email:** pac.austral@illion.com.au

Other notifiable matters

When requesting credit-related personal information from illion Australia, your consent for the request is not required. The information provided from illion Australia may be used to assess your credit worthiness. Please note that your credit score or credit rating calculated by illion Australia, may be affected when we make an information request.

If you fail to meet your payment obligations in relation to consumer credit provided by us (which includes your Afterpay BNPL account), or if you commit a serious credit infringement in relation to consumer credit provided by us, we may be entitled to disclose this to illion Australia.

Some of the information that we disclose may affect your credit worthiness, such as where we disclose information on overdue payments or where you commit a serious credit infringement. Additionally, your credit score or credit rating, as calculated by illion Australia may be affected where we make an information request from them for your credit information or credit worthiness.

illion Australia may include your credit-related personal information in reports to other credit providers, to assist them to assess your credit worthiness.

illion Australia offers a service to credit providers such as Afterpay wishing to send direct marketing material about credit services to individuals called "credit pre-screening". You have the right to ask illion Australia not to use your credit reporting information for pre-screening for direct marketing purposes.

If you reasonably believe you are, have been or are likely to be the victim of fraud, you have the right to ask illion Australia not to use or disclose your credit reporting information.