



Privacy Policy

We collect your personal information when we perform debt collection services for ourselves and our clients. We will also collect your personal information for marketing purposes, quality assurance and continuous improvement.

We also collect personal information from people who submit applications, register interest for employment with Collexa or to whom we offer employment.

The kinds of personal information we collect and hold include you're:

- Name
- Contact details such as address, phone numbers and email
- Date of birth
- Information about your defaulted, cancelled and/or terminated credit facilities or services
- Information about your financial circumstances such as your assets, liabilities, income and employment information, and
- Information from credit reporting bodies

If you are being considered for employment with us, the kinds of information we collect include:

- Your name
- Contact details
- Employment history
- Qualifications
- References
- Background and criminal checks

“Personal information” means information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information is true or not, and whether the information is recorded in material form or not.

We may collect personal contact information about you from your family, friends or other third party associates. We may collect information from your employer to verify your employment status and income details.

We may collect your personal information indirectly from you through the access to and use of services and facilities available on our website including:

- Cookies and social media channels

We collect your personal information from your creditors or service providers when we:

- Purchase a defaulted, cancelled and/or terminated credit facility or service from them
- Act on their behalf as their agent
- Are engaged by them to manage or recover a defaulted, cancelled and/or terminated credit facility or service, or
- We may collect information from credit reporting bodies or other information providers
- We also collect your personal information by recording phone calls.

We may also collect statistical and other information from our website and other websites by using cookies. You may turn cookies off in your browser at any time.

If you are a customer and we are have difficulty locating or contacting you, we may collect your personal information by making discreet enquiries with third parties.

We only disclose your personal information with your express or implied consent, or where we are entitled or required to do so by law. The types of third parties we may disclose your personal information to in the performance of our debt collection activities include:

- Our clients;
- Credit reporting agencies;
- Our legal advisors;
- Your authorised agents, including your legal and financial advisors; and
- Service providers where we outsource functions such as process serving, repossession, mailing houses and mercantile agents.

We may also disclose certain credit related personal information to credit reporting bodies. For example, if you fail to meet repayment obligations, we may be entitled to disclose that information to a credit reporting body. When such information is disclosed to a credit reporting body, the credit reporting body may include such information in reports that are subsequently provided to credit providers to assist them in assessing your credit worthiness.

We disclose information to the following credit reporting bodies:

Equifax: <https://www.equifax.com.au> 138 332

Illion: <https://www.illion.com.au> 13 23 33

Experian: www.experian.com.au 1300 783 684

As our website is linked to the internet, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet. Accordingly, any personal information or other information that you transmit to us online is transmitted at your own risk.

We will need to verify your identity before giving you access to your personal information. We will respond to your request within a reasonable time.

In certain circumstances, we are permitted by the Acts to deny requests for access, or limit the access we provide. If we refuse or limit your access to your personal information, we will provide you with an explanation.

We reserve the right, at our discretion, to update or revise these Terms of Access. Please check the Terms of Access periodically for changes. Your continued use of this site following the posting of any changes to the Terms of Access indicates your acceptance of those changes

Your access to, and use of, the site is governed by and construed in accordance with the laws of Australia or New Zealand, whichever is applicable, and you agree to submit to the exclusive jurisdiction of the courts in Australia or New Zealand, whichever is applicable.