

Privacy

Your Coles Mastercard is issued by Wesfarmers Finance Pty Ltd and we are committed to ensuring the privacy and security of your personal information and your transactions.

In this section:

- [Privacy Notice](#)
- [Important information relating to credit reporting](#)
- [Credit Reporting Policy](#)

Personal information

In this Privacy Notice, references to “personal information” include:

- “sensitive information” (such as information or an opinion about an individual’s racial or ethnic origin, membership of a political, professional or trade association and health information);
- “credit information” (such as your identification details, information about your account, whether it is open or closed and the relevant dates, the type (such as a credit card or loan) and amount of credit, and your repayment history information, such as whether you have made, or missed, a payment on your credit facility); and
- “credit eligibility information”, which is information about you disclosed to us by a credit reporting body or information we derive from it about you.

Privacy Act

In this Privacy Notice, a reference to the Privacy Act 1988 includes amendments to the Act, including the Privacy Amendment (Enhancing Privacy Protection) Act 2012 which introduces the Australian Privacy Principles.

1. Privacy Notice:

Who’s responsible for this notice?

This notice covers:

- Wesfarmers Finance Pty Ltd ABN 58 601 282 455 (the "Credit Provider") who is the credit provider for the Coles Mastercard;

- Coles Financial Services Pty Ltd ABN 94 169 156 165 (“Coles FS”) and its associated entities (“Coles FS Companies”). Coles FS provides marketing and distribution services to the Credit Provider; and
- Latitude Financial Services Australia Holdings Pty Ltd ACN 603 161 100 who provides operational and other services to the Credit Provider, who provides and manages your credit account (“the **Credit Representative**”).

Please note the Credit Provider, is a wholly owned subsidiary of Coles FS. Wesfarmers Finance receives key services from Coles FS and the Credit Representative to operate its business. Wesfarmers Finance Pty Ltd, Coles FS and Coles Supermarkets Australia Pty Ltd are all part of the Wesfarmers group of companies.

This notice tells you how Coles FS, the Credit Provider and the Credit Representative collect, use and disclose your personal information, what it is used for and who the information is shared with. Here are the links to the policies of the different companies;

- Wesfarmers Finance <https://financialservices.coles.com.au/credit-cards/about-our-credit-cards/important-information>
- Latitude Financial Services <http://www.latitudefinancial.com.au/privacy>
- Coles Financial Services <http://www.coles.com.au/privacy>

These privacy policies contain information about how you can raise a concern, how you can access and request us to correct the personal information we hold about you. Collectively these organisations are described below as ‘we’ or ‘us’ where the collection, use, disclosure by each entity is the same however where your personal information is treated differently, the organisation will be identified separately.

In this Privacy Notice, references to “personal information” include:

“sensitive information” (such as information or an opinion about an individual’s racial or ethnic origin, membership of a political, professional or trade association and health information);

"credit information" (such as your identification details, information about your account, whether it is open or closed and the relevant dates, the type (such as a credit card or loan) and amount of credit, and your repayment history information, such as whether you have made, or missed, a payment on your credit facility); and

“credit eligibility information”, which is information about you disclosed to us by a credit reporting body or information we derive from it about you.

Privacy Act

In this Privacy Notice, a reference to the Privacy Act 1988 includes amendments to the Act, including the Privacy Amendment (Enhancing Privacy Protection) Act 2012 which introduces the Australian Privacy Principles.

What personal information do you collect?

We collect information you provide to us about your Coles Mastercard, including how you use your card and your card transactions. Your flybuys membership, including the points you earn, how you use your card and your interactions with flybuys.

Why do you collect, use and disclose personal information?

We use and disclose your personal information: to verify your identity and the information you have provided to us, assess your eligibility for a Coles Mastercard, credit limit increases and any other credit related insurance or credit or financial product.

We may also use and disclose your personal information:

- to establish and maintain your account;
- to perform administrative tasks such as collecting overdue payments and resolving disputes;
- to manage promotions and provide benefits associated with your card and your participation in the flybuys loyalty program such as ensuring any flybuys points you earn are properly credited;
- for product and service development, research purposes and direct marketing;
- to improve our understanding of your interests, suitability and behaviour in relation to products, services and offers and your eligibility for personalised special offers;
- to complete risk assessment modelling and investigate and prevent fraud, and comply with laws and regulations that bind us;
- to work with services providers and other companies in the Wesfarmers group of companies.

What happens if I don't provide you with my personal information?

If you don't provide us with your personal information, we may be unable to provide you with our products or services, verify your identity or manage your account.

How do you collect personal information about me?

We collect personal information about you directly from you whenever possible. We may also collect personal information about you from each other and our related bodies corporate. We may also collect personal information about you from each other and third parties such as employers, government bodies or other financial institutions. We also collect credit reporting information about you from credit reporting bodies for the purposes described in this Privacy Notice.

Who do you share my personal information with?

We may share your personal information with:

- Authorised credit representatives and service providers involved in managing and administering your account or who cross sell products on our behalf. This includes call centres, mailing houses, statement producers, debt collection agencies and card manufacturers;
- flybuys (Loyalty Pacific Pty Ltd, a part of the Wesfarmers Group) and its program partners;
- Coles FS Companies and service providers of such entities;
- an employer (to verify employment information) and you're nominated referees and credit reporting bodies or other businesses or organisations that provide personal credit information;
- other financial institutions and credit providers;
- card schemes such as Mastercard;
- additional cardholders or other persons (if any) authorised by you to operate or access your credit facility;
- organisations through whom you choose to make payments to the Credit Provider;
- organisations wishing to acquire an interest in any part of the Credit Provider, the Credit Representative, or the Coles FS business for assessing or implementing an acquisition;
- other organisations as required or authorised by law, for example, to government or regulatory bodies; and
- business partners from time to time for analysis and research purposes and in the development of products, services.

The personal information that we may disclose about you to credit reporting bodies is set out in the credit reporting policy below. The credit reporting bodies we exchange credit information with include Veda, Dunn and Bradstreet and Experian.

Will you send my personal information overseas?

In some circumstances, we may disclose your personal information to service providers located overseas. We take steps to ensure service providers are obliged to protect the privacy and security of your personal information and use it only for the purpose for which it is disclosed. It is not practicable to list every country in which such recipients are located but it is likely that the countries to which your information may be disclosed are China, Hungary, India, Japan, Mexico, New Zealand, Philippines, Poland, Singapore, South Korea, Spain, United Kingdom, United States of America, Ireland, Hong Kong, and South Africa.

Information about additional cardholders and other persons?

If you nominate an additional cardholder or provide personal information about any other individual, such as a referee, you must first ensure the person concerned has seen or been provided with a copy of this Privacy Notice.

If you nominate an additional cardholder under 18 years of age who does not have sufficient maturity to understand this Privacy Notice, you must ensure that a parent or guardian agrees to this Privacy Notice on their behalf.

Can I opt-out of receiving direct marketing?

We may provide marketing communications and targeted advertising to you on an ongoing basis by telephone, electronic messages (eg. email), our digital services and other means. These communications may relate to the products and services we provide and other products which may be of interest to you.

Unless you tell us that you no longer wish to receive these communications, the consent you give us by accepting this Privacy Notice applies for an indefinite period of time.

If you do not want to receive direct marketing information from the Credit Provider or Coles FS you may call our Customer Solutions Team on [1300 306 397](tel:1300306397).

If you do not want to receive direct marketing information from "Coles", please call us on [1800 061 562](tel:1800061562).

Email Communication

If you provide the Credit Provider, the Credit Representative, or the Coles FS business with an email address, you consent to electronic communications being sent to you via that email address, including notices, reminders and promotions. To protect your privacy, we recommend that any email address you provide to us be your personal email address rather than, for example, an email address accessible by your work colleagues or family members.

For details about how Wesfarmers Finance Pty Ltd handles your account security, including web security, please click [here](#).

2. Important information relating to credit reporting

Effective from 1 December 2015. This information applies to the following entities:

- Wesfarmers Finance Pty Ltd ABN 58 601 282 455 (“Credit Provider”) who is the credit provider for the Coles Mastercard;
- Latitude Financial Services Australia Holdings Pty Ltd ACN 603 1 61 100 (“Credit Representative”) who is the Credit Representative of the Credit Provider; and
- Latitude Finance Australia (ABN 42 008 583 588) (the “Agent”) in its capacity as agent for the Credit Provider in respect of dealings with the credit reporting bodies listed below, together, the Credit Provider, the Credit Representative and the Agent are referred to in this statement as “we” / “us”.

This statement sets out important information about credit reporting that is relevant to you as an individual applying for credit, or who holds a credit product, from the Credit Provider.

We may disclose your personal information to credit reporting bodies including information about you in connection with your credit-related dealings with us. Those credit reporting bodies may include that information in reports that they provide to other credit providers to assist them to assess your credit worthiness.

For example, if you fail to meet your payment obligations to us in relation to consumer credit, or if you commit a serious credit infringement in relation to consumer credit provided by us, we may be entitled to disclose this information to credit reporting bodies.

We disclose information to the following credit reporting bodies to Veda Advantage, Dunn and Bradstreet and Experian. Their full contact details are set out in the schedule.

These credit reporting bodies are each required to have a policy which explains how they will manage your credit-related personal information. To view the policy of any of these credit reporting bodies please visit the relevant credit reporting body's website and follow the "Privacy" links, or you can contact them directly for further information.

How can credit reporting bodies use the information they hold about me?

The information we disclose to credit reporting bodies may be included in the reports they give to other credit providers. This is to assist other credit providers with assessing your credit worthiness if you make an application for credit to them.

Credit reporting bodies can also use the credit reporting information they hold about you to assess your eligibility to receive direct marketing communications from other credit providers. You have a right to ask the credit reporting bodies not to use your credit reporting information for this purpose.

Excluding your credit reporting information from direct marketing pre-screening

You have the right to request that a credit reporting body exclude your credit reporting information from being used by them in connection with pre-screening for direct marketing requested by a credit provider. You should contact each relevant credit reporting body directly if you wish to request this.

Protecting your credit reporting information if you are the victim of fraud

You have the right to request that a credit reporting body not use or disclose your credit reporting information if you believe that you have been, or are likely to be, the victim of fraud. You should contact each relevant credit reporting body directly if you wish to request this.

Accessing or correcting your personal information or making a privacy complaint

You have rights to request access to, or correction of, personal information that we hold about you, including credit-related information. You also have rights to make a complaint if you consider that we have not complied with the Privacy Act in relation to this information. Our Credit Reporting Policy sets out how you can make such requests or complaints and how it will deal with them.

3. About this Credit Reporting Policy (Including important information about how credit reporting affects you)

Effective from 1 December 2015

This policy applies to the following entities:

- Wesfarmers Finance Pty Ltd ABN 58 601 282 455 (“**Credit Provider**”) who is the credit provider for the Coles Mastercard;
- Latitude Financial Services Australia Holdings Pty Ltd ACN 603 161 100 (“**Credit Representative**”) who is the Credit Representative of the Credit Provider; and
- Latitude Finance Australia ABN 42 008 583 588 (“**Agent**”) in its capacity as agent for the Credit Provider in respect of dealings with the credit reporting bodies listed

below, together, the Credit Provider, the Credit Representative and the Agent are referred to in this statement as “we” / “us”.

We take our obligations to protect personal information about individuals, including credit information and credit eligibility information, seriously. We are bound by Part IIIA of the Privacy Act and the Credit Reporting Privacy Code. If you would like to refer to the full provisions in the Act and/or the Credit Reporting Privacy Code they are available on the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

About this Credit Reporting Policy

The purpose of this Credit Reporting Policy is to tell you how we manage and share:

- **Credit information** - this information relates primarily to your credit-related dealings with us and we can disclose this information to credit reporting bodies.
- **Credit eligibility information** - this information relates primarily to your credit-related dealings with other credit providers. Credit eligibility information comprises:
 - 'credit reporting information' provided by credit reporting bodies about credit applications you have made or credit that you hold with other credit providers; and
 - credit worthiness information that we derive using "**credit information**". Credit worthiness information includes credit scores, risk ratings and other evaluations about you.

This Policy applies to any individual in relation to whom we hold credit information or credit eligibility information no matter how they interact with us (e.g. on-line, in person or over the phone).

1. What kinds of credit information do we collect and hold?

We collect and hold your credit information, examples of which include:

- **Identification information**, such as your name, address, date of birth or employer.
- **Consumer credit liability information**. This is information about consumer credit accounts you hold, or have held, with us, such as the type of account, the date the account was opened and closed, the maximum amount of credit approved for that account and some specific terms and conditions relating to the repayment of credit under that account.

- **Repayment history information.** For consumer credit accounts you hold, or have held, this includes whether or not you made any payment that was due in a particular month, and where a payment was overdue, when it was ultimately paid.
- A note that we have made an **information request** about you with a credit reporting body. An information request is when we ask a credit reporting body to provide us with credit reporting information about you.
- The type of credit (consumer or commercial) and the amount of credit sought in an application for credit made by you in connection with which we made an information request.
- **Default information** about you. This is information about a payment owed by you as a borrower or guarantor in connection with consumer credit that remains overdue for more than 60 days and which we can disclose to a credit reporting body if certain requirements under the Privacy Act are met.
- **Payment information** about you. Payment information is a statement that an overdue payment in relation to which default information was provided to a credit reporting body has been paid.
- **New arrangement information** about you. This is information about you having entered into certain types of arrangements with us in relation to consumer credit where you have been overdue in making a payment and we have provided default information to a credit reporting body. New arrangement information is either that the terms or conditions of that consumer credit have been varied as a result of you being overdue or that you have been provided with new credit relating to the original amount of credit.
- **Court proceedings information** about you. This is information about a judgment of an Australian court that is made against you that relates to credit that was provided to, or applied for, by you.
- **Personal insolvency information** about you. This is information recorded in the National Personal Insolvency Index and relating to your bankruptcy, a debt agreement proposal given by you, a debt agreement made by you, a personal insolvency agreement executed by you, a direction given, or an order made, under the Bankruptcy Act that relates to your property or an authority signed under the Bankruptcy Act that relates to your property.
- **Publicly available information** about you that relates to your activities in Australia or the external territories and your credit worthiness and that is not court proceedings information about you or information about you that is entered or recorded in the National Personal Insolvency Index.

An opinion we have on reasonable grounds that you have committed a serious credit infringement in relation to consumer credit that was provided to you. A **serious credit infringement** includes you are or were:

- fraudulently obtaining (or attempting to obtain) consumer credit; or
- fraudulently evading (or attempting to evade) your consumer credit obligations; or
- no longer intending to comply with your consumer credit obligations as we have not been able to contact you for 6 months in accordance with the Privacy Act.

2. How do we collect credit information?

We collect credit information in a variety of ways, such as obtaining the relevant information directly from you or by persons acting on your behalf (including on application forms or other forms or in our ongoing dealings with you in connection with credit). Some credit information will also be derived by us from your transactions in connection with credit, such as when you make payments to us.

3. Exchanges of information about you with credit reporting bodies

We may obtain **credit reporting information** about you from credit reporting bodies, other credit providers and third parties.

We may also disclose your credit information relating to your dealings with us to credit reporting bodies, other credit providers and third parties.

We disclose credit information to the following credit reporting bodies Veda Advantage, Dunn and Bradstreet and Experian Australia. Their full contact details are set out in the schedule.

These credit reporting bodies are each required to have a policy which explains how they will manage your credit-related personal information. If you would like to read the policies of these credit reporting bodies please visit their websites and follow the "Privacy" links, or you can contact them directly for further information.

You have the right to request these credit reporting bodies to exclude your credit reporting information from any permissible direct marketing activities we may request them to perform.

You also have the right to request credit reporting bodies not to use or disclose your credit reporting information if you believe that you have been, or are likely to be, the victim of fraud (for example, you suspect someone is using your identity details to apply for credit). You must contact the credit reporting bodies directly should this be the case.

4. What kinds of credit worthiness information do we derive from credit reporting information?

We utilise credit reporting information obtained from credit reporting bodies to derive other information that assists us in assessing your creditworthiness, for example, credit risk ratings and credit scores.

5. How do we hold and protect credit information and credit eligibility information?

We understand the importance of protecting the personal information, including credit information and credit eligibility information, we hold. We take steps to ensure that this information is free from misuse, interference, loss, unauthorised access or modification. This includes:

- securing information both in physical and electronic form;
- having internal procedures and measures limiting access to personal information only to those that need access for their legitimate activities; and
- protecting our systems using by appropriate technology solutions.

6. For what purposes do we collect, hold, use and disclose credit information and credit eligibility information?

We collect, hold, use and disclose credit information and credit eligibility information about you for purposes reasonably necessary for our business activities and consistently with the requirements in the Privacy Act as permitted by law. These purposes include:

- assessing new applications for credit and credit limit increases;
- ongoing servicing and administration of our accounts and products;
- managing your credit facility with us including if we consider that you may be at risk of default;
- assisting with the management and recovery of outstanding debts;
- assisting you if we consider that you may be at risk of default;
- internal management purposes and data analysis;
- participation in the credit reporting system and providing information to credit reporting bodies as permitted by the Privacy Act;
- undertaking securitisation activities and debt assignments;

- dealing with complaints and legal proceedings;
- meeting our legal and regulatory requirements (such as reporting matters to regulators or enforcement bodies when authorised or required by law); and
- assisting other credit providers with such purposes in circumstances permitted by the Privacy Act (such as disclosing information to another credit provider with your consent or where you have committed a serious credit infringement).

Restrictions apply under the Privacy Act in relation to the circumstances and purposes for which such information may be used or disclosed and we comply with these restrictions. For example, credit eligibility information may not be disclosed to some types of overseas entities and restrictions apply on the use of credit eligibility information for direct marketing.

7. Will we be disclosing your credit information or credit eligibility information to overseas organisations?

As is the case throughout the Australian financial services industry (and other major industries), technology allows for services to be provided by different service providers including some that are located overseas. We utilise overseas service providers for some of our activities and to do so we may need to disclose credit information or credit eligibility information to those service providers. We may also disclose such information to other overseas recipients for the purposes listed above when permitted to do so by the Privacy Act.

Whilst it is not practicable to list every country in which such recipients are likely to be located, it is likely that the countries to which your credit information or credit eligibility information may be disclosed include South Korea, China, Hungary, India, Japan, Mexico, New Zealand, Philippines, Poland, Ireland, Hong Kong, Singapore, South Africa, Spain, United Kingdom, and the United States of America.

8. How can you access credit eligibility information we hold about you?

You may access the credit eligibility information which we hold about you by contacting us on the relevant contact number provided at the end of this Policy.

We will need to verify your identity before giving you access. We will usually provide the information requested within 30 days of receiving your request. If there is a reason we are unable to agree to a request for access to your credit eligibility information we will advise you of this in writing.

There is no charge to make a request for access request.

9. How can you seek correction of the credit information or credit eligibility information about you which we hold?

We aim to hold accurate and up-to-date credit information and credit eligibility information about you at all times. If you consider that any such information we hold about you is incorrect in any way, you may seek the correction of that information.

To seek such a correction please call the relevant contact number provided at the end of this Policy to discuss your query.

In certain situations, we may not agree to a request to correct information we hold about you. If this occurs we will advise you of this and our reason for not agreeing to the correction request in writing.

10. How can you make a complaint about our compliance with our credit reporting obligations and how will we deal with such a complaint?

If you believe that we have failed to comply with the credit reporting requirements in Part IIIA of the Privacy Act or the Credit Reporting Privacy Code, please contact us and we will then follow our Internal Dispute Resolution process. The 'Contact Us' section of our respective websites contains details of the ways you can contact us.

If the complaint remains unresolved you may refer the matter to our recognised External Dispute Resolution scheme ("**EDR**"). We are members of the Financial Ombudsman Service Australia ("**FOS**"). FOS independently and impartially resolves disputes between consumers and participating members on matters including privacy.

The contact details for FOS are:

The Financial Ombudsman Service Australia

GPO Box 3

Melbourne Victoria 3001

Australia

Phone: [1800 367 287](tel:1800367287)

Fax: 03 9613 6399

Website: www.fos.org.au

Alternatively, the matter may be referred to the [Office of the Australian Information Commissioner](#) (the "**OAIC**"). The contact details for the OAIC are:

The Office of the Australian Information Commissioner

GPO Box 2999

Canberra ACT 2601

Australia

Phone: [1300 363 992](tel:1300363992)

Fax: 02 9284 9666

Website: www.oaic.gov.au

11. Contact details

Coles Group Card [1300 366 625](tel:1300366625)

Coles Mastercard [1300 306 397](tel:1300306397)

Coles Mastercard - Platinum [1300 552 710](tel:1300552710)

12.Schedule

Dun and Bradstreet (Australia) Pty Ltd

Website: www.checkyourcredit.com.au

Postal address: PO Box 7405, St Kilda Road, Melbourne, VIC 3004

Veda Advantage Information Services and Solutions Limited

Website: www.veda.com.au

Postal address: PO Box 964, North Sydney, NSW

2059 Experian Australia Credit Services Pty Ltd

Website: www.experian.com.au

Postal address: P.O. Box 1969, North Sydney, NSW 2060

Note to readers of this document this is the "Statement of Notifiable Matters" as set out in clause 4.2 of the CR Code.