CREDIT REPORTING – STATEMENT OF NOTIFIABLE MATTERS

Sunbow Finance Pty Ltd, trading as Cash Bridge

About this statement

This statement is issued by Sunbow Finance Pty Ltd (trading as Cash Bridge) ABN 39 611 822 916 holder of Australian Credit Licence Number 505901 (Cash Bridge)

This statement complements our Privacy Policy and our Privacy Consent Notice and provides information on the credit reporting bodies to whom we may disclose your credit information as well as information on certain rights you have in relation to your credit information, including information about how you may access the credit eligibility information we hold about you.

Our handling of credit information is regulated by the *Privacy Act* 1988 (Cth) ('Privacy Act') and the Privacy (Credit Reporting) Code ('CR Code') made under the Privacy Act.

Our Contact Details

We can be contacted at:

Email: customercare@cashbridge.com.au

Address: Level 9, 530 Little Collins St, Melbourne VIC 3000

Privacy Policy

Our Privacy Policy is available on the Privacy section of our website, https://www.cashbridge.com.au/pdf/CashBridge_Credit-Information-Privacy-Management-Policy.pdf

Our Privacy Policy provides information on how we manage of your personal information (including credit information), including:

- your right to access credit information and credit eligibility information we hold about you;
- your right to seek the correction of credit information and credit eligibility information we hold about you and how you may seek correction;
- your right to complain about a breach by us of the credit reporting provisions of the Privacy Act or the CR Code and how we will deal with such a complaint; and
- whether there are any entities outside Australia to which we are likely to disclose your credit information and the countries in which they are located.

You should contact our Privacy Officer whose contact details are set out in our Privacy Policy to exercise your access, correction and complaint rights.

What is credit information?

Credit information is personal information that has a bearing on credit that has been applied for or provided to you or provided to another person at your request. This includes credit for personal, domestic or household purposes and credit in connection with a business. It can also cover information about you as a guarantor of a loan or as an insured party under a credit related insurance policy.

Disclosure of information to a credit reporting body

Where our disclosure of your personal information to a credit reporting body is pursuant to an information request we do not require your consent to that disclosure.

Credit reporting bodies and your personal information

Credit reporting bodies are allowed under the Privacy Act and the CR Code to hold and deal with personal information relating to credit. If you apply for credit or offer to act as guarantor, we may disclose your personal information to, or collect personal information about you from, a credit reporting body. We may use this information to determine your eligibility for credit or to act as a guarantor.

Credit reporting bodies may include your personal information, including a record of any information requests made by us, in reports they provide to other credit providers to assist those providers to assess your credit worthiness (for example when you have applied for a loan from another credit provider). This information may also be used to calculate a credit score or other credit rating in relation to you.

The credit reporting bodies we deal with

The credit reporting bodies we deal with and links to their Privacy policies are:

- Equifax, whose privacy policy is on its website at www.equifax.com.au, and
- Experian whose privacy policy is on its website at www.experian.com.au

For contact details and information on how credit reporting bodies manage credit related personal information, please see their privacy policies available on their websites, accessible via the links above.

Reporting default information to Credit Reporting Bodies

If you fail to meet your payment obligations under a loan obtained from us or commit a serious credit infringement (referred to as default information), we may be entitled under the Privacy Act to disclose this to a credit reporting body. Any such report by us may affect your ability to obtain further credit from other credit providers.

A record of your failure to meet your payment obligations in relation to consumer credit will normally remain on your credit file for a period of up to five (5) years (seven (7) years in the case of a serious credit infringement)

Further details on how the credit reporting bodies we deal with handle default information provided to them can be obtained from their websites, accessible via the links above.

Credit Enquiries and Credit Scores

We draw your specific attention to the fact that each time we disclose your personal information to a credit reporting body and request a credit report on you, that personal information will be recorded on your credit file and be available to others who are authorised to access your credit file held by the credit reporting body. This may also impact the credit score the credit reporting body has determined for you.

The website and privacy policy of each credit reporting body contains information relating to how your credit related personal information is managed and information about any credit scoring systems utilised by them to assess your credit worthiness, including information on matters that may impact upon your credit score. This is important information which should be read by you. In general terms, the more requests for information are made of credit reporting bodies in relation to your credit activities, the more likely it is that your credit score or credit rating will be detrimentally affected.

Other Matters

Credit reporting bodies also offer a service to credit providers who wish to send direct marketing material about credit services available to individuals. This is called “credit pre-screening”. You have the right to request that credit reporting bodies do not use your information for this purpose. To opt out of credit pre-screening, you need to contact the credit reporting body, using the contact details set out on their websites, links to which are provided in this document.

You can also ask a credit reporting body not to use or disclose your personal information for a period of time if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

The Privacy Act and the CR Code limit what we can do with the information we obtain from a credit reporting body. Generally, it can only be used in connection with and related to the consumer credit products you obtain from us. However, if you fail to meet your payment obligations in relation to consumer credit, or commit a serious credit infringement, we are normally be entitled to disclose your default in meeting your obligations to a credit reporting body.

This Statement of Notifiable Matters is dated 1 July 2026