

## NATIONAL HARDSHIP REGISTER PRIVACY POLICY

Your personal information will be collected, used, held and disclosed by the NHR Host Entity (“we”/”us”/”our”), whose identity and contact details are:

	<b>NHR Host Entity</b>
Name:	Australian Collectors and Debt Buyers Association Limited
Email address:	admin@nhr.org.au
Phone number:	1300 731 366
Postal address:	PO Box 295 WARATAH NSW 2298

The NHR Host Entity may change in the future. If this happens, we will notify you in writing.

### Kinds of Information We Collect and Hold

The kinds of information that we collect and hold are:

- a. ‘Identification Information’ - information such as your name, date of birth, driver’s licence number and contact details.
- b. ‘Eligibility Information’ - information you such as your statement of financial position, description of circumstances (that is, the reasons you expect to remain in financial hardship for at least the next 2 years), supporting documents (such as proof of income, proof of rental expense and medical documentation), credit files, searches from public registers such as land title registries and the National Personal Insolvency Index, and information ascertained from other reasonable enquiries.
- c. ‘Right of Challenge Information’ - information in the possession of an organisation involved in the NHR initiative which may indicate that you do not be eligible to be on the NHR; and
- d. ‘Inclusion Information’ - your Identification Information (which is listed on the NHR) as well as the date of your inclusion;
- e. ‘Exclusion Information’ - your Identification Information, as well as the date of your removal from the NHR, and the reason for your removal from the NHR. The reason for removal may be one of:
  - i. Listing expired;
  - ii. Right of Challenge proven;
  - iii. Opted out of NHR;
  - iv. Entered Bankruptcy/Debt Arrangement; or
  - v. Deceased.

### How We Collect and Hold Your Information

We will collect information from you, your nominated representative, your current or former creditors (or their agents) and public registers (for example, land titles registries and the National Personal Insolvency Index). We may also collect information from your credit files, which you have requested be sent to us by signing the Request for Free Copy of My Credit File form.

We may also collect information from organisations involved in the NHR initiative if they decide to challenge your inclusion on the NHR.

**National  
Hardship  
Register**

nhr.org.au

for vulnerable  
consumers in  
long-term & severe  
financial hardship

PO Box 295  
WARATAH NSW 2298  
1300 731 366  
admin@nhr.org.au

Australian Collectors & Debt Buyers Association Limited  
ABN 18 136 508 784

Information may be held in hardcopy or on computer systems at the NHR Host Entity. Steps, as are reasonable in the circumstances, will be taken to:

- a. protect information from misuse, interference, loss, unauthorised access, modification or disclosure; and
- b. destroy or de-identify information if it is no longer needed.

Where it is held in hardcopy, information will be stored in a secure filing cabinet within secured offices unless it is being used or is in transit.

When information is stored on a computer system, that computer system will be secured with appropriate information security measures including passwords and firewalls.

If your application is unsuccessful, or you are removed from the NHR, your information will be deleted, destroyed or de-identified when it is no longer required for any purpose. This will involve destruction of hardcopy information by secure methods (shredding or secure document destruction) and deletion from computer systems. Some de-identified information may be retained indefinitely for statistical and reporting purposes.

#### Purposes We Collect, Hold, Use and Disclose Your Information

We will collect information from you, your nominated representative, your current and former creditors (or their agents), public registers and from your credit files (which you have requested be sent to us). We collect this information for the following purposes (and for purposes related to this):

- a. to determine your eligibility or ineligibility to be included on the NHR;
- b. to compile the NHR and distribute it to organisations involved in the NHR initiative; and
- c. to allow those organisations to make arrangements to not buy, sell or collect on your debts, which may involve disclosing your information to your other current and former creditors.

#### How You Can Access and Seek Correction of Your Information or Make a Complaint

You may access or seek correction of your personal information, or make a complaint about a breach of your privacy by contacting the NHR Host Entity using the above contact details. Complaints will be handled in a fair manner, and a response provided in writing by email or post within 20 business days.

#### Disclosure of Your Information to Participating Creditors (and your other creditors)

Only the following information will be included on the NHR:

- a. your Inclusion Information; and
- b. your Exclusion Information (for up to 3 months after you are removed from the NHR) which will include the reason that you have been removed, which may be one of:
  - i. Listing expired;
  - ii. Right of Challenge proven;
  - iii. Opted out of NHR;
  - iv. Entered Bankruptcy/Debt Arrangement; or
  - v. Deceased.

#### Disclosure to Overseas Recipients

Your information may be disclosed to overseas recipients including to our information technology service provider in the United States.

#### We May Amend this Privacy Policy

This Privacy Policy may be amended from time to time, and the current version will be published on [www.nhr.org.au](http://www.nhr.org.au).