Cookiedea Pty Ltd as trustee for The Nicemm Trust trading
As Champion Loans
ACN: 134-022-914
Australian Credit Licence 387276
65 Aerodrome Road, Maroochydore 4558
Telephone: (07) 5452 7400

PRIVACY COLLECTION NOTICE AND CONSENT

COOKIEDEA PTY LTD trading as CHAMPION LOANS ("CHAMPION LOANS")
Date: 24 June 2026
(Version 2)

Introduction

This document is a Privacy Collection Notice required by Australian privacy law, including section 21C of the *Privacy Act 1988* (Cth). The governing legislation include *Privacy Act 1988* (Cth) as amended by the *Privacy and Other Legislation Amendment Act 2024*; Australian Privacy Principles (APPs); *Privacy (Credit Reporting) Code 2025*; and the *National Consumer Credit Protection Act 2009* (Cth).

This document provides important information about how Cookiedea Pty Ltd ACN 134 022 914 t/a Champion Loans ("**CHAMPION LOANS**", "**we**", "**us**", "**our**") deals with your personal information, credit information, and (where applicable) sensitive information.

This document must be provided to you before CHAMPION LOANS can process your:

- loan or credit application;
- guarantee application; or
- hardship variation application.

This document should be read together with CHAMPION LOANS' **Privacy and Credit Reporting Policy**, which is available at https://www.championloans.com.au/ and in hard copy on request. The Privacy and Credit Reporting Policy contains additional details about how CHAMPION LOANS manages your information.

This document has two parts:

- **Part A — Privacy Collection Notice:** explains what information we collect, why we collect it, who we share it with, and what your rights are.
- **Part B — Consent:** sets out the consents you provide when you sign, click, or otherwise acknowledge this document.

By signing, clicking, or otherwise acknowledging this document, you are providing your consent as set out in Part B below.

PART A: PRIVACY COLLECTION NOTICE

1. When Does This Notice Apply?

This notice applies when you are:

1. applying for a loan or other credit product from us;
2. considering providing a guarantee for another person who is applying for a loan or other credit product from us;
3. applying for a variation in your repayment or other contract terms with us, including on the grounds of hardship; or
4. otherwise providing personal information to us in connection with a credit product.

2. What Information Do We Collect?

2.1 Personal Information

We may collect the following types of personal information about you:

- Name, address, and previous addresses
- Date of birth
- Contact details (phone numbers and email addresses)
- Employment details (employer, income, and employment history)

- References
- Identification documents (driver's licence, passport, Medicare card)

2.2 Credit Information

Credit information is information defined in section 6N of the *Privacy Act 1988* (Cth). We may collect the following types of credit information about you:

- **Identification information** — information used to identify you
- **Consumer credit liability information** — the type of credit account, credit limit, and the dates it was opened and closed
- **Repayment history information** — whether you made your repayments on time each month
- **Financial hardship information** — whether you have entered into a financial hardship arrangement (see Section 5 below)
- **Credit application information** — the type and amount of credit sought
- **Default information** — payments overdue by more than 60 days and $150 or more
- **Payment information** — overdue payments that have been made
- **New arrangement information** — variations to payment terms
- **Court proceedings information** — judgments relating to credit
- **Personal insolvency information** — bankruptcy, debt agreements, and related matters
- **Publicly available information** — information relevant to your creditworthiness that is publicly available
- **Serious credit infringement information** — information about serious credit infringements (such as fraud or absconding from a debt)

2.3 Financial Information

We may collect financial information about you, including:

- Income from all sources (including government benefits)
- Assets
- Expenses and debts

Note: Financial information is collected to assess your application but is **not** disclosed to Credit Reporting Bodies.

2.4 Sensitive Information (Hardship Applications Only)

If you apply for a hardship variation, we may collect sensitive information, including:

- Health information about you or a family member
- Reasons for your current employment status
- Changes to your marital or family circumstances
- Other matters relevant to your hardship application

Note: Sensitive information is only collected with your explicit consent (see Part B, Section 5 below).

3. How Do We Collect Your Information?

We may collect your information from the following sources:

- **Directly from you** — in person, by phone, by email, through online forms, or through application forms
- **From Credit Reporting Bodies** — as listed in Section 4 below
- **From Data Aggregation Services -** such as illion (https://bankstatements.com.au/) for bank statement retrieval
- **From persons authorised by you** — such as agents, brokers, solicitors, financial counsellors, and introducers
- **From referees and employers**
- **From other credit providers**
- **From government bodies**
- **From our agents and service providers**

4. Credit Reporting Bodies

4.1 Credit Reporting Bodies We Deal With

CHAMPION LOANS may disclose your personal and credit information to, or collect information about you from, the following Credit Reporting Bodies ("**CRBs**"):

Credit Reporting Body	Website
Equifax Australia Information Services and Solutions	www.equifax.com.au
Experian Australia	www.experian.com.au
illion	www.illion.com.au

4.2 Purpose of Disclosure to CRBs

CHAMPION LOANS may disclose credit information to a CRB (s 21D) and collect credit eligibility information from a CRB (s 21G).

CHAMPION LOANS may disclose your information to CRBs for the following purposes:

- To determine your eligibility for credit
- To assess your creditworthiness
- To participate in the credit reporting system
- To report repayment history information
- To report default information and serious credit infringements

4.3 What CRBs Do With Your Information

- CRBs may include your information in credit reports provided to other credit providers.
- CRBs are required by law to have privacy policies explaining how they handle your information. You can find these policies on the CRB websites listed in the table above.
- If CHAMPION LOANS provides information about your credit application to a CRB, this may affect decisions by other credit providers about whether to provide credit to you.

4.4 Information Champion Loans May Register With CRBs

CHAMPION LOANS may register the following information about you with one or more of the CRBs listed above:

- Your enquiry or application
- Consumer credit liability information
- Repayment history information
- Default information (where arrears are $150 or more for 60 days or more)
- Serious credit infringement information
- Payment information (when overdue amounts are paid)

5. Financial Hardship Information

5.1 What Is Financial Hardship Information?

Since 1 July 2022, credit providers who provide Repayment History Information (RHI) to CRBs are required by law to report financial hardship arrangements to CRBs as part of repayment history information.

There are two types of financial hardship arrangements:

1. Temporary hardship arrangement — where a credit provider agrees to temporarily vary your repayment obligations (for example, a temporary reduction in repayments or a temporary pause on repayments).

2. Permanent variation — where a credit provider permanently varies the terms of your credit contract (for example, extending the term of the loan or reducing the interest rate).

CHAMPION LOANS **does not currently** provide RHI to CRBs and thus are not required by law to report financial hardship arrangements to CRBs.

6. How We Use and Disclose Your Information

6.1 How We Use Your Information

We use your information to:

- Assess your credit application or guarantee
- Verify your identity under Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) laws

- Manage your credit contract
- Consider hardship variation applications
- Collect debts or enforce contractual rights
- Participate in the credit reporting system
- Comply with legal and regulatory obligations
- Manage complaints through internal dispute resolution (IDR) and external dispute resolution (EDR) processes

6.2 Who We May Disclose Your Information To

We may disclose your information to the following parties:

- **Credit Reporting Bodies** — as listed in Section 4
- **Data Aggregation Services** such as illion (https://bankstatements.com.au/) for bank statement retrieval
- **Other credit providers** — with your consent or as permitted by law
- **Proposed guarantors**
- **Your authorised representatives** — only after identity verification (see Part B, Section 4)
- **Debt collection agencies**
- **Legal advisers**
- **Insurers**
- **Service providers** engaged by CHAMPION LOANS
- **Government agencies and regulators** — including the Australian Securities and Investments Commission (ASIC), the Office of the Australian Information Commissioner (OAIC), and the Australian Financial Complaints Authority (AFCA)
- **Prospective purchasers** of CHAMPION LOANS' business or assets (with prior notice to you)

6.3 Direct Marketing

CHAMPION LOANS will **not** disclose your credit information for direct marketing purposes.

7. Your Rights

7.1 Right to Access Information

You may request access to the personal and credit information CHAMPION LOANS holds about you. To make a request, contact the Privacy Officer using the details in Section 9 below.

7.2 Right to Correct Information

If the information CHAMPION LOANS holds about you is incorrect, incomplete, out of date, or misleading, you may request that CHAMPION LOANS correct it.

7.3 Right to Opt Out of Direct Marketing

You may request at any time that CHAMPION LOANS stops using your personal information for direct marketing purposes.

7.4 Right to Request CRB Exclusion From Direct Marketing Pre-Screening

You may ask a Credit Reporting Body not to use your credit reporting information for direct marketing pre-screening. To exercise this right, contact the relevant CRB directly using the details in Section 4 above.

7.5 Fraud Protection

If you believe you have been, or are likely to be, a victim of fraud (including identity fraud), you have the right to request that a CRB not use or disclose your credit reporting information. Contact the relevant CRB directly using the details in Section 4 above.

7.6 Right to Complain

If you are not satisfied with how CHAMPION LOANS has handled your personal information, you may make a complaint to:

Step	Contact	Details
1. Champion Loans Internal Dispute Resolution	IDR Manager: Lorrae Pozzebon	Phone: +61754527400 Email: sales@championloans.com.au
2. Australian Financial Complaints Authority (AFCA)	External dispute resolution	Phone: 1800 931 678 Website: www.afca.org.au

Step	Contact	Details
3. Office of the Australian Information Commissioner (OAIC)	Privacy regulator	Phone: 1300 363 992 Website: www.oaic.gov.au

8. Overseas Disclosure

CHAMPION LOANS does not disclose personal or credit information to overseas recipients.

If this changes, CHAMPION LOANS will update its Privacy and Credit Reporting Policy (available at https://www.championloans.com.au/).

9. Further Information and Contact

Full details of how CHAMPION LOANS manages your information are set out in CHAMPION LOANS' **Privacy and Credit Reporting Policy**, available at https://www.championloans.com.au/ or in hard copy on request.

Contact	Details
Privacy Officer	Lorrae Pozzebon
Phone	+61754527400
Email	sales@championloans.com.au
Address	65 Aerodrome Road, Maroochydore QLD 4558

PART B: CONSENT

IMPORTANT

By signing, clicking, or otherwise acknowledging this document, you are providing the following consents. Please read each section carefully before signing.

1. Consent to Collect, Use, Hold and Disclose Your Information

I consent to CHAMPION LOANS and other entities with whom CHAMPION LOANS deals collecting, using, holding, and disclosing my personal information and credit information in the ways described in Part A of this document and in CHAMPION LOANS’ Privacy and Credit Reporting Policy (available at https://www.championloans.com.au/).

I understand that if I do not provide this consent, CHAMPION LOANS may not be able to process my loan application, assess my suitability for credit, or otherwise deal with me.

2. Consent to Credit Reporting

I consent to CHAMPION LOANS:

1. disclosing my personal and credit information to the Credit Reporting Bodies listed in Part A, Section 4 for the purposes described in this document; and
2. collecting and using information about me held by those Credit Reporting Bodies to verify my identity, assess my credit application, and manage CHAMPION LOANS’ services to me.

I authorise the relevant Credit Reporting Body to disclose this information to CHAMPION LOANS.

3. Consent to Disclosure to Other Parties

I consent to CHAMPION LOANS:

1. sharing my personal and credit information with other credit providers for the purposes described in this document and CHAMPION LOANS' Privacy and Credit Reporting Policy;

2. sharing relevant credit information with a person considering whether to provide a guarantee for my credit; and

3. sharing my information with CHAMPION LOANS' service providers, legal advisers, and other third parties as described in Part A, Section 6.

4. Consent to Disclosure to Your Authorised Representatives

I consent to CHAMPION LOANS disclosing my personal and credit information to a person I have authorised to act on my behalf (such as an agent, broker, solicitor, or financial counsellor), subject to the following conditions:

1. I will provide written authorisation identifying the person and the scope of information to be disclosed.

2. If I provide verbal authorisation, CHAMPION LOANS will verify my identity and confirm the authorisation in writing within 5 business days.

3. I understand that CHAMPION LOANS may refuse to act on a verbal authorisation if it cannot satisfactorily verify my identity.

5. Consent to Collect Sensitive Information (Hardship Applications)

If I apply for a variation to my repayment terms on the grounds of hardship under the *National Consumer Credit Protection Act 2009* (Cth), I consent to CHAMPION LOANS collecting sensitive information (including health information and information about my personal circumstances) that is reasonably necessary to assess my hardship application.

I understand that:

1. CHAMPION LOANS will only collect sensitive information that is relevant to my hardship application.

2. CHAMPION LOANS will **not** disclose my sensitive information (the reasons for my hardship) to any Credit Reporting Body or other credit provider.

3. I may withdraw this consent at any time by contacting CHAMPION LOANS' Privacy Officer, but this may affect CHAMPION LOANS’ ability to assess my hardship application.

6. Consent to Electronic Communications

I consent to:

1. Receiving contracts, notices, and other written communications from CHAMPION LOANS by electronic means (including email) as well as by post.

2. Receiving communications from CHAMPION LOANS by telephone or text message in relation to my loan or other credit product.

3. Receiving electronic communications from CHAMPION LOANS about other products and services CHAMPION LOANS may offer.

I understand that:

- These consents to electronic communication can be withdrawn at any time by contacting CHAMPION LOANS' Privacy Officer.
- My right to opt out of direct marketing communications is separate from, and does not affect, communications necessary for the administration of my credit contract.
- Electronic commercial messages will comply with the *Spam Act 2003* (Cth).

7. Acknowledgment

I acknowledge that:

1. I have been provided with this Privacy Collection Notice.
2. I have been informed of CHAMPION LOANS' Privacy and Credit Reporting Policy, available at https://www.championloans.com.au/.
3. I understand how CHAMPION LOANS collects, uses, holds, and discloses my personal information, credit information, and (where applicable) sensitive information.
4. I understand my rights as set out in Part A, Section 7 of this document.

SIGNATURES

SIGNATURES AND INDIVIDUAL CONSENTS

By signing or ticking the relevant boxes below, you provide the consents described in **Part B** of this document.
Each consent is separate. You may provide or withhold each one individually.

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1. Consent to Collect, Use, Hold and Disclose Personal & Credit Information

☐ **I consent** to CHAMPION LOANS collecting, using, holding, and disclosing my personal information and credit information as described in this Privacy Collection Notice and in CHAMPION LOANS' Privacy and Credit Reporting Policy.

Signature: ____________________________ Date: _______________

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2. Consent to Credit Reporting (Disclosure to and Collection from CRBs)

☐ **I consent** to CHAMPION LOANS disclosing my information to Credit Reporting Bodies and collecting information about me from those bodies for the purposes described in this document.

Signature: ____________________________ Date: _______________

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3. Consent to Disclosure to Other Parties

☐ **I consent** to CHAMPION LOANS sharing my information with other credit providers, proposed guarantors, and service providers as described in Part A.

Signature: ____________________________ Date: _______________

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4. Consent to Disclosure to Authorised Representatives

☐ **I consent** to CHAMPION LOANS disclosing my information to any person I authorise to act on my behalf, subject to identity-verification requirements.

Signature: ____________________________ Date: _______________

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5. Consent to Collect Sensitive Information (Hardship Applications Only)

☐ **I consent** to CHAMPION LOANS collecting sensitive information (including health or personal-circumstances information) where reasonably necessary to assess a hardship application.

Signature: ____________________________ Date: _______________

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6. Consent to Electronic Communications

☐ **I consent** to receiving contracts, notices, and other communications electronically (including email, SMS, and telephone contact).

Signature: ____________________________ Date: _______________

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7. Acknowledgment

☐ **I acknowledge** that I have received and understood this Privacy Collection Notice and that I understand my rights as outlined in Part A.

Signature: ____________________________ Date: _______________

APPLICANT DETAILS

Purpose of consent (tick all that apply):

☐ Loan / credit application
☐ Guarantee application

☐ Hardship variation application

☐ Other: ____________________________________

Full Name: ____
Signature: ____
Date: ____________________

JOINT APPLICANT (if applicable)

Full Name: ____
Signature: ____
Date: ____________________

Version 2.0 | June 2026 | Cookiedea Pty Ltd ACN 134 022 914 t/a Champion Loans

This document forms part of CHAMPION LOANS' privacy compliance framework under the *Privacy Act 1988* (Cth) and the *Privacy (Credit Reporting) Code 2025*.