

## Privacy and Credit Reporting Policy

### Privacy Consent Form

#### Permission to obtain and disclose personal information and related credit information

The protection of your personal information is very important to us. This Privacy and Credit Reporting Policy explains how we collect, hold, use and disclose your personal information when you visit our websites, mobile apps, official media platforms or use our services or products through us or our authorised third parties.

For the purposes of this Privacy Policy and Privacy Consent Form (the "Policy and Consent"), 'you' means the individual(s) who is/are the applicant(s), directors, primary contact, authorised account users, beneficial owners or guarantors who sign this consent and 'we' and 'us' means Moneytech Group Limited ACN 611 393 554, Moneytech Limited ACN 106 249 852, Moneytech Finance Pty Limited ACN 112 110 906, Moneytech FX Pty Limited ACN 151 337 852, Moneytech Payments Pty Limited ACN 126 015 227, Moneytech Services Pty Limited ACN 112 110 933 and their related bodies corporate and affiliates.

#### What information can be disclosed?

The Privacy Act 1988 (**Act**) allows certain Personal Information including Credit Information about (**you**) to be collected, held, used and disclosed subject to certain conditions, including:

- details to identify you, such as your name, sex, date of birth, marital status, current and previous addresses, your current or last known employer, and your driver's licence number;
- the fact that you have applied for credit, the type of credit you have applied for, the date on which a credit account of yours is opened and closed and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor;
- court proceedings information;
- repayment history information and default information;
- details of other credit facilities you hold and loan applications you have made;
- personal insolvency information;
- a statement that an information request has been made in relation to you by us; or
- in specified circumstances, that in our opinion you have committed a serious credit infringement;
- the fact that credit provided to you by us has been paid or otherwise discharged; and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Act, including a credit report.

If you do not provide us with this consent or provide us with the Information requested by us we may not be able to make the product or services you have applied for, available.

#### What does Information include?

For the purposes of this Policy and Consent, Information includes:

- (1) *Personal Information*: information or an opinion about an identified individual, or an individual who is reasonably identifiable;
  - (a) whether the information or opinion is true or not; and
  - (b) whether the information or opinion is recorded in a material form or not; and

- (2) *Credit Information*: information about the type and amount of credit provided, repayment history details, details of defaults under credit facilities and information regarding court proceedings.

#### What information do we collect and hold?

We hold Information that identifies you, such as your name and address and other information provided by you and people nominated by you when you made your application for our products or services.

We may also hold or collect Information about you that is obtained from other sources, such as a credit report and valuers' reports about any property which may secure your facility with us. This may include:

- Obtaining a commercial and a consumer credit report containing Credit Information about you from a credit reporting body ("CRB"); and
- Exchanging Information about you with the CRB's.

Also, we may collect Personal Information about an individual from third parties who have applied for a product or service, for example:

- where a company is an applicant and details of the company's officeholders or account signatories are provided to us by the individual(s) applying on behalf of the company;
- where a trustee is an applicant and details of the trustees and beneficiaries are provided to us by the individual(s) applying on behalf of the trust; or
  - where an applicant provides the details of their professional advisers.

Where you have provided us with the Information of another person, you confirm that every person whose Information has been provided to us has been notified of this and has agreed to the collection, holding, usage and disclosure of their Information as set out in this Policy and Consent and any of our terms and conditions. You also confirm that you will inform such persons that they may

have rights of access to, and correction of, their Information.

### **What are the purposes for which we use and disclose your Information?**

We use your Information to:

- help us process any application you make for our products or services;
- if you are a guarantor, we will use your Information to assess whether to accept you as a guarantor for products applied for by another applicant;
- administer and manage all products or services we provide to you;
- facilitate our internal business operations, including audit, securitisation, fulfilling legal requirements and conducting confidential systems maintenance and testing; and
- in order to comply with our obligations under the *Anti-Money Laundering and Counter Terrorism Financing Act (2006)* and any other relevant legislation.

We may also use your Information to:

- analyse products and customer needs to develop new products;
- inform you of products and services provided by us or our preferred providers which we consider may be of value or interest to you, unless you tell or have previously told us not to;
- manage overdue payments;
- fraud prevention measures; and
- other purposes set out in this Policy and Consent.
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours;
- to allow a credit reporting agency to create or maintain a Credit Information file about you; and
- internal operations including securitisation, audits, record-keeping, file reviews and portfolio analysis.

#### **Guarantors**

We may give a guarantor, or a person who is considering becoming a guarantor, Information about you for the purpose of enabling the guarantor to decide whether to act as your guarantor or to keep informed about the guarantee.

#### **Trade insurers**

A registered trade insurer may obtain a consumer credit report about you from us or from a CRB to assess whether to provide insurance to us in relation to your application.

#### **Third-party account or platform**

By virtue of this Policy and Consent, we may provide you a connection between your facility with us and a third party. We and the third party will exchange any of your Information. Any

Information that we share with that third party will be used and disclosed in accordance with that third party's privacy policy.

#### **Members of the Moneytech Group**

We may share any of your Information between us to among other things, provide the services and products to you, manage risk and to help detect potentially illegal and fraudulent acts.

#### **Other financial institutions that we have collaborated with to provide you with a product or service**

We may share any of your Information between us and with another financial institution that we have collaborated with to provide you with a product or service. This includes any third party service providers that perform services and functions at our direction. This will include our authorised representatives.

#### **Disclosing Information Overseas**

Our business is operated only in Australia. However, in some cases your Information may be disclosed to organisations overseas including without limitation the United States of America.

Overseas organisations may be required to disclose information shared with them under a foreign law. Your Information may be stored in cloud or other types of network or electronic storage and we will take reasonable steps to ensure appropriate security arrangements are in place if this is the case. Such storage may be accessed from various countries by an internet connection hence it is not always possible to know in which country your Information may be accessed or held.

By using our websites, mobile apps, official media platforms or use of our services or products through us or our authorised third parties, you consent to your Information being transferred to other countries which have different data protection laws than Australia.

#### **Credit Providers' rights to disclose your personal information**

We may disclose your Information, if it is necessary to do so in the following circumstances:

- to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, for example, our lenders' mortgage insurer, registered trade insurer or authorised representatives,
- mailing house, valuers, surveyors, auctioneers, real estate agents and debt collectors;
- to other persons who have an interest in any property offered to us as security;
- to a guarantor, or person who is considering becoming a guarantor;
- to any party acquiring an interest in your facility and any related securities provided by you or any other person (including mortgages and guarantees) as a result of securitisation or otherwise;
- to government agencies;
- to anyone acting on your behalf, for example your financial broker, solicitor or accountant, unless you tell us not to,

referees, or any financial institution nominated by you (for example in a direct debit form) or anyone else you request; and

- where the law requires or permits us to do so or if you consent.

**Verification of identity using information held by a Credit Reporting Body**

We may disclose your Information to a CRB for the purposes of verifying your identity. This would involve providing the CRB with details such as your name, address and date of birth and asking the CRB to provide a report on whether these details match the details held on the CRB's database. By executing this form you give your express consent to do this.

If you do not wish us to do this you need to tick this box and we will use alternate methods to identify you.

If this tick box function is unavailable on this website, please notify us by emailing our Privacy Officer at [privacy.officer@moneytech.com.au](mailto:privacy.officer@moneytech.com.au).

If we cannot verify your identity using information held by a CRB we will advise you and give you the opportunity of contacting the CRB to update your credit file.

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**Access and Correction of your Information**

You may request details of Information that we hold about you, in certain circumstances set out in the Privacy Act 1988 (Cth). An administrative fee may be payable for the provision of Information. If you would like a copy of the information which we hold about you please write to:

**The Privacy Officer:  
PO BOX 2015, North Sydney  
NSW 2060, Australia**

or email us at [privacy.officer@moneytech.com.au](mailto:privacy.officer@moneytech.com.au)

We will respond within a reasonable time. We may refuse to provide you with Information that we hold about you, in certain circumstances set out in the Privacy Act 1988 (Cth).

If you believe that any Information we hold on you is inaccurate, out of date, incomplete, irrelevant or misleading, please email us at [privacy.officer@moneytech.com.au](mailto:privacy.officer@moneytech.com.au).

We will respond to any request within a reasonable time and will endeavour to promptly correct any Information found to be incorrect so that the Information is accurate, up to date, complete, relevant and not misleading.

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**Your authority to Us**

By applying for our products and or services, or agreeing to guarantee a finance facility granted by us to another party, you consent to us maintaining, using and disclosing your Information in the manner set out in this Policy and Consent.

**Direct Marketing**

We may use and share with our related entities, Information about you for marketing our products to you. If you do not want to receive any information about products and services (supplied by us or our preferred providers) which we consider may be of value or interest to you please tick this box:

If this tick box function is unavailable on this website, please notify us by emailing our Privacy Officer at [privacy.officer@moneytech.com.au](mailto:privacy.officer@moneytech.com.au).

We will not sell, distribute or lease your Information to third parties unless we have your permission or are required by law to do so. If you have previously agreed to us using your Information for direct marketing purposes, you may change your mind at any time by emailing us at [privacy.officer@moneytech.com.au](mailto:privacy.officer@moneytech.com.au).

**Complaints**

If you believe that we have breached the Australian Privacy Principles and wish to make a complaint about that breach then please email us at [privacy.officer@moneytech.com.au](mailto:privacy.officer@moneytech.com.au) setting out details of the breach. We will promptly investigate your complaint and respond to you in writing setting out the outcome of our investigation, what steps we propose to take to remedy the breach and any other action we will take to deal with your complaint.

**Storage and Security**

We are committed to ensuring that the Information you provide is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the Information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.

No Information transmitted over the Internet can be guaranteed to be secure. We cannot guarantee the security of any information that you transmit to us, or receive from us. The transmission and exchange of information is carried out at your own risk. Although we take measures to safeguard against unauthorised disclosures of Information, we cannot assure you that Information that we collect will not be disclosed in a manner that is inconsistent with this Policy and Consent.

We may use overseas facilities to process or back up its information and as a result, may transfer your Information to our overseas facilities for storage. Please notify us immediately if there is any unauthorised use of your account by any other Internet user or any other breach of security. For the purposes of viewing the Web site you may have a user name and password. You are responsible for the security and confidentiality of your password and log-in information.

**Cookies & Web Beacons**

Where you visit our website, use our services or products for which we provide online, we may use cookies from time to time. Cookies are text files placed in your computer's browser to store your

preferences. Cookies, by themselves, do not tell us your e-mail address or other personally identifiable information. However, once you choose to furnish us with personally identifiable information, this information may be linked to the data stored in the cookie.

We may use web beacons on our website from time to time. Web beacons (also known as clear gifs) are small pieces of code placed on a web page to monitor the behaviour and collect data about the visitors viewing a web page. For example, web beacons can be used to count the users who visit a web page or to deliver a cookie to the browser of a visitor viewing that page.

#### **Links to other websites**

Our website may contain links to other websites of interest. We do not have any control over those websites. We are not responsible for or liable for the protection and privacy of any information which you provide whilst visiting such websites, and such websites are not governed by this Policy and Consent.

#### **Changes to the Policy and Consent**

We may revise this Policy and Consent from time to time by publishing it on our website and will be effective as from the publishing date. If you have any questions relating to this Policy and Consent please contact our Privacy Officer on 1300 858 904 or [privacy.officer@moneytech.com.au](mailto:privacy.officer@moneytech.com.au).



**Acknowledgment - Privacy and Credit Reporting Policy**

By using our website you acknowledge reading our Privacy and Credit Reporting Policy and consenting to it