

GENERAL PRIVACY POLICY

Introduction

The Lender/Its Agent(“we”/“us”/“our”) endeavour at all times to comply with the Privacy Act 1988 and the Australian Privacy Principles which together will be referred to in this policy as “Australian Privacy Law.”

This General Privacy Policy applies to all persons accessing our website, dealing with us or from whom we otherwise collect personal information. We also collect personal and credit information provided by persons applying for or receiving credit from us and, in doing so, endeavour at all times to comply not only with Australian Privacy Law, in general, but also with the Credit Information Privacy Code. All persons who apply for or receive credit from us or agree to guarantee another person’s credit from us, will be further protected by our Credit Information Privacy Policy.

The kinds of personal information we collect

By accessing this website or otherwise dealing with us you agree to our General Privacy Policy in relation to the collection of personal information by the website.

As a result of your visit to our website, we may collect and store information about your visit to this website including:

- the domain name and IP address of the computer from which you accessed the internet;
- the date and time you accessed the website;
- the internet address of the website from which you linked directly to our website;
- the pages you accessed while visiting the website; and
- through the use of websites, software and internet tracking devices such as cookies, anonymous identifiers and session variables, we may also collect your email address.

Your internet service provider or the providers of your internet browser software may also collect such information for their own purposes. We are not responsible for the collection, storage and use of such information by these entities and refer you to their respective privacy policies.

As a result of you dealing further with us, whether as a prospective customer, an actual customer, guarantor, contractor, supplier or service provider, we may collect and store personal information from you such as:

- your name;
- address, previous addresses and how long you have lived at those addresses;
- date of birth;
- your employer, previous employers and how long you have been in such employment;
- your email address;
- your telephone numbers; and
- the details of any references you supply, including the names and addresses of your referees.

If you apply to us for credit information we will collect and store credit information in addition to the above personal information and this will be governed by our Credit Information Privacy Policy. If you receive credit from us and you apply to us to vary your payment arrangements under your credit contract due to hardship, you may supply us with sensitive information in addition to the above personal information and other credit information and this will be governed by our Hardship Privacy Policy.

If you apply to us for employment, we may also collect and store personal and, in addition, sensitive information about you including your:

- education, training and other qualifications;
- work history;
- professional or trade associations or union membership;
- hobbies and other interests; and
- criminal history.

How we collect your personal information

We may collect personal information about you from your visit to our website through the use of technologies such as anonymous identifiers, session variable, and/or cookies. You may be able to set your internet web browser to block or limit cookies. Some features of our website may not work as efficiently or not at all if you have done so.

As a result of you dealing further with us, we may collect personal information directly from you and this may be in person, over the telephone, by mail, over the internet, by email or fax or by completion of an application or consent form, whether online or otherwise.

If you:

- apply to us for credit;
- agree to guarantee credit from us to another person;
- receive credit from us;
- apply to us to vary the terms of your payments under your credit contract on the grounds of hardship; or
- apply for employment with us.

We may collect personal, credit and sensitive information about you from other sources when it is impractical or unreasonable for us to collect it directly from you. These other sources may include, but are not limited to:

- a credit reporting body;
- someone authorised by you such as an agent, broker, accountant, solicitor, financial counsellor, introducer or a guarantor;
- a referee;
- an employer;
- a government body;
- another financial institution;
- a professional or trade association or trade union;
- our agents

and we may collect that information directly from them in person, over the telephone, by mail, over the internet, by email or fax or by completion of an application or consent form, whether online or otherwise.

How do we collect personal information?

We collect most personal information directly from you. For example, we will collect your personal information when you apply for or use a product or service or talk to us in person or on the phone. We also collect information from you electronically. For instance, when you visit our website or whenever you apply for or access the Lender products and services electronically. Sometimes we collect personal information about you from other people or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from any entity or person including, but not limited to:

- the Lender's other Group companies;
- publicly available sources of information, such as public registers;
- your representatives (including your legal adviser, mortgage broker, financial adviser, executor, administrator, guardian, trustee, or attorney);
- your employer;
- other organisations, who jointly with us, provide products or services to you;
- commercial information service providers, such as companies that provide fraud prevention reports; and
- insurers.

Do we collect personal information electronically?

We will collect information from you electronically, for instance through internet browsing, mobile or tablet applications. Each time you visit our website, we collect information about your use of the website, which may include the following:

- The date and time of visits;
- Which pages were viewed;

- How users navigated through the site and interacted with pages (including fields completed in forms and applications completed);
- Location information about users;
- Information about the device used to visit our website; and
- IP addresses.

We use technology called cookies when you visit our site. Cookies are small pieces of information stored on your hard drive or in memory. They can record information about your visit to the site, allowing it to remember you the next time you visit and provide a more meaningful experience.

One of the reasons for using cookies is to offer you increased security. The cookies we send to your computer cannot read your hard drive, obtain any information from your browser or command your computer to perform any action. They are designed so that they cannot be sent to another site, or be retrieved by any non-Lender site. We will not ask you to supply personal information publicly over Facebook, Twitter, or any other social media platform that we use.

Sometimes we may invite you to send your details to us via private messaging, for example, to answer a question about your account. You may also be invited to share your personal information through secure channels to participate in other activities, such as competitions.

The purposes for which we collect, hold, use and disclose your personal information

If you are a user of our website, a prospective customer, a customer or guarantor of a customer's credit, a contractor or supplier of goods and services to us, a job applicant or other person from whom we collect, hold, use and disclose your personal information we shall do so only for those purposes which are:

- permitted by Australian Privacy Law;
- necessary for:
 - the administration of any contract of supply of goods or services to or by us;
 - the provision of our products to our customers;
 - the consideration of any proposed guarantee of credit;
 - assessment and processing of any job application;
 - otherwise for the administration and management of our business;
- to improve website usability;
- required by law;
- in order to investigate or assist with any investigation into any complaint about the conduct of our business, in particular, under Australian Privacy Law;
- to otherwise enforce any term of any contract or other right which arises out of our dealings with you;
- to communicate with you, by way of direct marketing, information about our products and services. If you do not wish us to do so, you can "opt out" of such communication by informing us in person, by telephone, by post or by email;
- to search and/or register any Personal Property Securities;
- part of a prospective sale, transfer or restructure of our business; or
- to otherwise communicate with you for the purposes outlined above.

In addition, if you apply to us for credit or receive credit from us, we will collect, hold, use and disclose your personal information in order to:

- assess your credit application;
- manage your credit contract;
- consider any application for variation of your payments whether or not on the grounds of hardship;
- collect any debt or otherwise enforce any rights arising under your credit contract.

To find out more on how we deal with your credit information or sensitive information if you apply to us for credit or receive credit from us, please see our Credit Information Privacy Policy.

We may disclose your personal information, including consumer or business credit and

sensitive information, to other parties as part of a process of merger, acquisition, sale of our business or our other assets. Before doing so, we will give you notice and an opportunity to opt out of the provision of such information.

If, for any of the above purposes, we disclose your personal information to any supplier of services to our business or (to any prospective purchaser of our business which we shall do so only if it is necessary for the purposes listed above), we shall:

- do so in accordance with Australian Privacy Law;
- obtain assurances from those suppliers that they comply with Australian Privacy Law.

Whether we supply your personal information to overseas recipients

We may supply your personal information to overseas recipients as part of our information technology systems. Those recipients are likely to be in the following countries: China, India, Singapore, New Zealand, United Kingdom, and United States;

How you may access your personal information held by us

You may request access to your personal, sensitive and credit information held by us by identifying yourself in person, or by scanned attachments to an email and sending your request for access to us

If we are unable to grant your access to personal, sensitive or credit information, we will give you our reasons in writing within a reasonable time. These may include where providing the information to you may:

- reveal personal information about another individual person;
- pose a threat to the health or safety of another individual person;
- not be permitted by law;
- reveal internal information of a commercially sensitive nature which is not required to be disclosed to you by Australian Privacy Law.

How you may correct any personal information we hold about you which is incorrect

If you believe any personal information which we hold about you is incorrect, please contact us in person by telephone, by email, identify yourself and tell us what information which we hold about you is, in your belief, incorrect and how you want it changed.

If we cannot agree to the change to the information which you have requested, we will give you reasons in writing.

Resolving your privacy concerns and complaints – your rights

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact us.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five business days but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

Changes to this Policy

From time to time, we may make changes to this General Privacy Policy because of:

- changes to the law;
- changes to technology;
- changes to our systems.

We will notify such changes on our website. Where the changes may affect you in a particular way, and you have a Credit contract with us, we will notify you if required by Australian Privacy Law and our Credit Information Privacy Policy.