



PRIVACY POLICY

Important information about our Australian Credit Licence and our privacy commitment to you.

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Credit Licence Number 492064

PRIVACY POLICY

Who Are We?

References to 'we', 'us' or 'MyBudget Loans' in this document refer to all functions and employees of MyBudget Loans Pty Ltd ACN 613 857 104 and Australian Credit Licence Number 492064. For information on how to contact MyBudget Loans, please see 'Contacting us'. The application of this privacy policy extends to all MyBudget Loans employees who use the MyBudget Loans services.

Our Commitment To Protect Your Privacy

MyBudget Loans is committed to protecting your privacy. We adhere to a strict privacy policy to keep your personal information (including your credit related information) secure and confidential. As an Australian Credit Licensee, we are subject to certain legislative and regulatory requirements which require us to obtain personal information about you. We are bound by the Privacy Act 1988 and other legislation surrounding the collection of your information.

The Privacy Act 1988 (Privacy Act) sets out a number of Australian Privacy Principles (APPs). Our aim is to both support these principles and ensure that we comply with them.

Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at <http://www.oaic.gov.au>.

This privacy policy outlines the personal information we may collect from you, as well as how and why we collect it.

It also shows how we keep this information secure and how we may use or disclose it. The privacy policy applies to all of your dealings and interactions with us – in person, online, over the phone, or by post or fax.

This policy also sets out the manner in which we handle credit eligibility information about you that has been disclosed to us by credit providers. All such credit eligibility information will be treated in accordance with our requirements under Part IIIA of the Privacy Act and Privacy (Credit Reporting) Code 2014 (Version 1.2) (CR Code).

Personal Information

When we refer to personal information we mean information about you, or from which your identity is reasonably apparent. This information may include information or an opinion about you.

The personal information we hold about you may also include credit eligibility information we have received from a credit provider, where we assess or manage credit on the credit provider's behalf. This credit eligibility information may include:

- credit reporting information obtained by the credit provider from a credit reporting body; and
- other personal information derived by the credit provider from this credit reporting information, that has a bearing on your credit worthiness and could be used to establish your eligibility for consumer credit.

What Kind Of Information We Collect

We collect only relevant information about you that is needed to provide our services, or as otherwise necessary to conduct our business, as the law allows and/or requires us to collect. We may collect personal and financial information about you that is "non-public". The information we collect varies depending on the services you request and use.

We are likely to collect personal information, such as your contact details and other identifying information, necessary for our business dealings

with you. This may include your name, email address, postal/residential address, telephone number, and how you heard about MyBudget Loans. We may also collect further personal information, such as your current financial status, credit history, how many dependants you have, your employment status and other such information. We will also collect your financial information, including details about your income, expenditures, bank accounts and payment details. In some circumstances, we will be required to collect government identifiers, such as your tax file number, Medicare number and/or pension card number.

Without your consent, we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership status of professional or trade associations, membership status of a trade union, or details of health, disability, sexual orientation, or criminal record. This is subject to some exceptions, including where the collection is required or allowed by law, or when the information is necessary for the establishment, exercise or defence of a legal claim. We understand that this information is sensitive, and our staff are trained to treat any sensitive information we have collected as highly confidential.

If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you apply for any insurance product through us we may also collect

your health information. We will only collect health information from you with your consent.

Anonymous analytical information such as gender and age brackets may be collected when you browse our website. This is managed through Google Analytics. No information collected in this way will be identifiable as relating to a particular individual. If you wish to opt out, please see the section below titled 'Our website security'.

As mentioned above, we may also receive information from your creditors. This information may be used to assist with negotiations or ongoing budgeting for the particular payments in question. You can speak to your creditors about their privacy policies, including which information they can and cannot provide to MyBudget Loans.

Please be advised that if you provide inaccurate or incomplete information, we may not be able to provide you with the products or services you are seeking. Further to this, if in its dealings with you, MyBudget Loans becomes aware that you are engaged in illegal activity, we will be obliged to report this to the relevant authorities.

Why We Collect Information And How May It Be Used

We need to collect some information so we can provide you with an appropriate service, which will primarily be for the purposes of assessing your application for finance and managing that finance. We also need to collect certain personal information so that we are sure we can identify you appropriately and act within the requirements of the Privacy Act.

Certain laws, such as the Australian Anti-Money Laundering and Counter-Terrorism Financing Act 2006, may require us to collect personal information about you.

We may use your information for purposes including:

- giving you credit assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;
- managing your loan or your other financial products or services;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;

- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

From time to time we may also use the information gathered from you to perform statistical and demographic analyses of our client base so that we can improve our services and match our business model to our clients' needs.

How We Collect Information

MyBudget Loans collects personal information in a number of ways. These include:

- directly from you, when you attend a face-to-face interview;
- directly from you, when you provide information through a data collection form;
- directly from you, when you provide information by phone;
- directly from you via an email, the internet, or a mobile app;
- from credit reporting bodies;
- from your creditors, or any other relevant third party, once authorisation has been provided by you or where otherwise permitted by law;
- via our related entities in the MyBudget group of companies, including MyBudget Pty Ltd and MyDebtSolutions Pty Ltd; and
- via our external service providers, where they collect or process personal information on our behalf.

Where you decline to provide us with personal information, or refuse us authorisation to collect information from a third party, this may affect our ability to provide you with our services, and your level of service may be diminished.

You may choose to contact us anonymously where it is lawful and practicable to do so – for example, if you telephone us requesting our postal address, if you make general inquiries about interest rates or current promotional offers. You will also be able to use our public website anonymously. However, if you do not identify yourself, we will only be able to give you general information and we may not be able to provide the full services you need.

Please note that all calls between clients and the contact centre are monitored and/or recorded for our records, as well as for training and quality purposes.

How We May Disclose Your Information

We may disclose your personal information to organisations outside of MyBudget Loans. The organisations to which we disclose information may include:

- to our related entities in the MyBudget group of companies, including MyBudget Pty Ltd and MyDebtSolutions Pty Ltd, as permitted by section 13B of the Privacy Act;
- to prospective funders or other intermediaries in relation to your finance requirements;
- valuers;

- to other organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres, trade insurers and credit reporting bodies;
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- referrers that referred your business to us;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, money laundering, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- third parties for the purpose of resolving complaints or disputes, including beyond the end of your contract;
- any organisation that wishes to take an interest in our business or assets;
- relevant authorities, if we have reason to believe that you or another person is in danger; and
- any third party to which you consent to us sharing your information.

In the event that we propose to sell part or all of our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them outside of the due diligence process.

From time to time, MyBudget Loans uses overseas third party service providers to assist with activities such as data collection, processing, analysis and storage, marketing optimisation, contract provision and sending surveys or emails to many clients at once. At this time, our main third party providers include Empata Versatile Services Inc, Microsoft SharePoint, Google, DocuSign, SurveyMonkey, MailChimp and ClickDimensions.

Please be advised that these companies may have different privacy policies to MyBudget Loans. However, we will only use third party providers which are trusted and are vigilant with your information.

Accordingly, MyBudget Loans is likely to disclose personal information to overseas recipients. Although it is not practicable to specify all countries where such overseas recipients are located, particularly where they are your overseas creditors, MyBudget Loans does frequently deal with service providers located in the United States of America and the Philippines. Please note that if MyBudget Loans discloses your personal information to an overseas recipient, that organisation may be subject to different privacy

laws, and may not be bound by the Australian Privacy Principles. You can contact these creditors directly to discuss their privacy policies. We will not pass your details to any overseas recipient unless:

- we reasonably believe that the recipient of the information is subject to a law, or binding scheme, that has the effect of protecting the information in way that, overall, is at least substantially similar to the way in which the Australian Privacy Principles protect the information, and there are mechanisms which you can access to take action to enforce that protection;
- we have first taken such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the Australian Privacy Principles in relation to your information;
- you have consented to the disclosure; or
- the disclosure is otherwise required, authorised or permissible by law.

Although in certain circumstances we are required to collect government identifiers, such as your tax file number, Medicare number or pension card number, we do not use or disclose this information, other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party. This may include disclosing this information to government departments which are acting as your creditors. We will never use a government identifier to identify you.

Credit Eligibility Information

We may act on behalf of credit providers to:

- assess an application you make for credit; and/or
- manage credit being provided to you.

In the course of undertaking these activities, credit providers may provide us with credit eligibility information about you. In this capacity, we are an 'affected information recipient' for the purposes of the Privacy Act and the CR Code.

The kinds of credit eligibility information that we might collect in this capacity includes matters that might be dealt with in your credit report such as:

- your full name, date of birth, sex and driver's licence number;
- your current (or last known) address and previous 2 addresses;
- the name of your current (or last known employer);
- the names of any credit providers that have provided you with consumer credit;
- the type of consumer credit provided by those credit providers;
- the day on which that consumer credit was made available to you and (if relevant) terminated;
- the limit on that consumer credit;

- certain terms and conditions of that consumer credit, including limited information about your repayment and interest obligations;
- repayment history information, which is information about whether you have made a consumer credit payment on time, or whether you have missed a payment;
- that a credit provider has requested access to information held in your consumer credit report in connection with an application that you have made to that credit provider for consumer or commercial credit;
- the type and amount of consumer or commercial credit that you sought in that application;
- that you have defaulted on a consumer credit payment of \$150 or more (this means that you are at least 60 days overdue in making the payment);
- a statement that you have since paid an amount that was recorded as default in your consumer credit report;
- the fact that, as a result of a default, you have agreed to a variation in the terms and conditions of consumer credit, or you are provided with new consumer credit;
- any court judgements made against you that relate to credit provided to, or applied for by, you;
- certain information about you that is recorded on the National Personal Insolvency Index, including information that relates to bankruptcy and debt agreements;

- certain publicly available information that relates to your activities in Australia and your creditworthiness;
- the opinion of a credit provider that you have committed a serious credit infringement; and
- a credit score created by a credit reporting body using the types of information listed above,

as well as any information that our credit provider partners derive from this credit reporting information.

This credit information may be held by us in electronic form on our secure servers and may also be held in paper form. We may use cloud storage to store the credit information we hold about you.

We will only use any credit eligibility information provided to us by credit providers for the purposes of assessing your application for finance and managing that finance.

We will otherwise handle any such personal information in the same manner and with the same care as other personal information that we may hold about you, as described in this Privacy Policy.

You may seek access to or correction of any credit eligibility information that we hold about you in the same manner as any other personal information, using the procedure set out below under 'Accessing Your Information'.

If you believe that we have failed to meet our obligations under the Privacy Act or the CR Code

with respect to credit eligibility information, then you can raise any complaint with us, and we will take steps, as described below under 'Contacting Us'.

We may handle other information related to your consumer credit history, not being credit eligibility information provided to us by a credit provider. Where this is the case, we will treat such information as personal information to be handled in accordance with this Privacy Policy, and always in accordance with our obligations under the Privacy Act and the APPs.

Direct Marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 08 8215 7519 or by writing to us at myloan@mybudgetloans.com.au or PO Box 3433 Rundle Mall SA 5000. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Keeping Your Information Up To Date

MyBudget Loans takes reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up to date. To ensure that we are able to maintain this level of accuracy and completeness, we ask that you:

- Inform us of any errors in your personal information as soon as possible; and
- Update us with any changes to your personal information as soon as possible.

Keeping Your Private Information Secure

MyBudget Loans is committed to keeping your personal information secure and confidential.

We use a combination of technologies, systems and processes to control and limit access to your information. Your personal information is stored across multiple locations within the MyBudget Loans database for better security and further control over who has access to your records. We can refer to this information collectively as your "client file". These files are accessible to authorised personnel only. They are stored on a secure computer database owned and operated by MyBudget Loans or one of our related entities, and protected by security systems that monitor, control and protect access.

All computer-based information is protected through the use of access passwords, and data is backed up regularly.

All of our staff are trained to respect client privacy, and they are only given access to the information necessary to perform their jobs and provide service to you, to the extent practical for their individual job roles. No one, except our employees and contractors, has regular access to the MyBudget Loans computer system and records storage, and we have internal physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you.

We provide many methods of communication for your privacy, including a secure password-protected online messaging tool (for MyBudget clients only), and discreet environments for confidential discussions. We will continue to review our internal security controls to safeguard your information as we employ new technology in the future.

Accessing Your Information

You have a right to access your personal and credit eligibility information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) using the contact details set out below, and we will endeavour to provide you with access to that personal and credit information. Access to the requested personal and credit eligibility information may include: providing you with copies, providing you with the opportunity

for inspection, or providing you with a summary. If you believe that any of the personal and credit eligibility information we hold is incorrect, you may request a correction.

We will never charge you for placing a request to access your personal or credit eligibility information, and, in most circumstances, we will not charge you for providing such access. However, if you request information which is of a particularly large volume or is otherwise onerous, MyBudget Loans reserves the right to charge a reasonable fee to compensate us for time spent servicing your request.

It is a legislative requirement that we keep all personal and credit information and records for a period of seven (7) years.

Should you cease to be a client of ours, we will maintain your personal and credit information on or off site, in a secure manner, for seven (7) years. After this time, the information will be destroyed.

You are welcome to access your personal and credit information at any stage within this seven (7) year period by making a request in the manner set out above. Some exceptions exist where we will not provide you with access to your personal and credit information. We will not provide you with a copy of your personal file if:

- Providing access would pose a serious threat to the life or health of a person;
- Providing access would have an unreasonable impact on the privacy of others;

- The request for access is frivolous or vexatious;
- The information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- Providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- Providing access would be unlawful;
- Denying access is required or authorised by or under law;
- Providing access would be likely to prejudice certain operations by or on behalf of an enforcement body, or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal and credit information, we will provide you with a written explanation for that refusal.

All applications for access of personal and credit information can be addressed to the:

Compliance Officer

compliance@mybudget.com.au

MyBudget Pty Ltd.

PO Box 3433

Rundle Mall SA 5000

Our Website Security

On our websites, you may communicate with us via web message (for MyBudget clients only). You may also access site information without revealing your personal identity.

We use multiple levels of security to protect the information you provide us online. The application information we accept online relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. MyBudget Loan's computer system uses software programs to create summary statistics, which are used for such purposes as assessing which information is of most and least interest to members, determining technical design specifications, and identifying system performance or problem areas.

Our websites utilise cookies to provide you with a better user experience. Cookies are small pieces of information that a site or its service provider transfers to your computer's hard drive through your web browser. Cookies enable us to recognise your browser, and capture and remember certain information. Most browsers allow you to disable cookies. Please refer to the help menu on your browser for more information.

We use first-party cookies and third-party cookies to help us compile and monitor aggregate data about site traffic and site interaction. This will allow us to offer better site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our site visitors. These service

providers may use the information collected on our behalf to help us conduct and improve our business.

Third party vendors, including Google, show our ads on websites and may serve these ads based on a user's prior visits to our website (for example, through remarketing to site visitors who have not made contact with us, limiting marketing which existing clients receive, or remarketing to a visitor who has made an enquiry but not attended an appointment with us). We may also use data from Google Analytics to optimise our ad campaigns based on your prior visits to our website. You may opt out of Google's use of cookies by visiting the Google advertising opt-out page (<https://www.google.com/settings/ads/plugin>). You may opt out of our use of Google Analytics by visiting the Google Analytics opt-out browser add-on (<https://tools.google.com/dlpage/gaoptout>).

Staying Secure Online

Your online security relies on our actions and your actions. We will do everything we can to protect your privacy, but there are also measures that you can take. Here are some tips to help you maximise your online security:

- Make sure you regularly use and update an anti-virus program, a firewall, and an anti-spyware program. Using these products for your security will help to protect your computer and your personal information.

- It is important to protect your login details and password for our members' website. Pick a password that will not be easily guessed by anyone else. We recommend using a combination of lower and uppercase letters, symbols and numbers for maximum security.
- Memorise your password and destroy any documents that show your login details. If you do choose to keep a written copy of your login details and password, do not keep the information where it may be easily accessed by others. Should you forget your online password, you may contact MyBudget Loans using the contact details below. A representative will only be able to reset your password after verifying your identity using a series of security questions.
- If you believe your online security has been breached, please contact MyBudget Loans straight away.

Contacting Us

You can contact us by phone, fax, post or online, using the below details:

Phone number	08 8215 7519
Fax number	08 8312 3083
Postal Address	PO Box 3433, Rundle Mall SA 5000

For general and customer service related enquiries, our phones are open:

8:30am to 5:00pm ACST Monday to Friday The above times are Central Standard Time.

MyBudget Loans is closed on national & South Australian public holidays.

If you have any questions about this privacy policy, you can email compliance@mybudget.com.au.

If you wish to ask a question, give feedback, or make a complaint about any potential breach of your privacy rights, please contact MyBudget Loans using any of the contact details above. Any complaints will be responded to within seven (7) days. If you are not satisfied with the outcome of your complaint, you are entitled to contact our External Dispute Resolution Scheme, Australian Financial Complaints Authority which can be contacted on 1800 931 678, www.afca.org.au or GPO Box 3, Melbourne VIC 3001 or the Office of the Privacy Commissioner which can be contacted on 1300 363 992 or www.oaic.gov.au

Further Information

You may request further information about the way we manage your personal or credit information by contacting us.

Updates To Our Privacy Policy

This privacy policy will be reviewed regularly. You can contact a MyBudget Loans representative for a current policy, using the contact details above.

08 8215 7519
mybudget.com.au

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