



SIMPLY FINANCE PRIVACY AND CREDIT REPORTING POLICY

1. Our privacy commitment

Simply Finance Australia Pty Ltd (ACN 146 182 256) (Australian Credit Licence No: 390275) trading as 'Simply Finance' (Simply Finance) and its related bodies corporate, are committed to respecting and properly protecting the privacy of your personal and/or credit-related information.

In this policy, we use the terms "us," "we" and "our" to refer to Simply Finance. Simply Finance has implemented practices and procedures to ensure compliance with relevant laws, regulations and industry standards but not limited to the Australian Privacy Principles (APPs) as set out in the Privacy Act 1988 (Cth) (as amended) (Privacy Act) and to appropriately deal with inquiries or complaints from individuals as to its compliance with the APPs.

This policy describes how we protect the personal information we hold about you and how we comply with the credit reporting obligations contained in the Privacy Act and the Credit Reporting Code as registered under section 26S(1) of the Privacy Act.

We may conduct a credit check on you or any joint account holders before credit is provided to you. However, this policy does not apply to the provision of commercial credit to companies or other entities, unless an individual applies for commercial credit and we or our financiers request that a director or other authorised individual guarantees the commercial credit to be provided by us to a company or other entity. The policy applies only in respect of the use of individuals' credit-related information by us or our financiers in order to assess the creditworthiness of that individual or consider an individual's suitability as a guarantor.

2. What types of information is covered by this policy?

This policy describes how we manage your personal information, that is, any information or an opinion about an identified or reasonably identifiable individual, whether the opinion is true or not and whether the information or opinion is recorded in a material form or not. It also describes how we manage your credit-related information, that is, credit information, credit eligibility information and credit reporting body (CRB) derived information as defined in the Privacy Act.

3. What types of personal information do we collect about you?

The types of personal information we collect from you include:

- your name;
- your current and former mailing or street address;
- your email address;
- your telephone and facsimile number;
- your age or date of birth;
- your MediCare number, drivers licence number, tax file number and passport number;
- your profession, occupation or job title together with other relevant employment details such as salary;
- information about your source of income and expenditure details;
- information about your assets and liabilities;
- details of products and services you have acquired from us or which you have enquired about, together with information necessary to deliver those services and respond to your enquiries; and
- additional information you provide through our website, in person or during visits by our representatives.



We may also collect information from you about another individual. In this case, you should make that individual aware of this policy and advise them that you are providing their information to us. The types of personal information and/or credit-related information we collect from you about another individual include:

- personal and financial information about a joint applicant for finance you are seeking;
- name and contact details of your accountant; and
- name and contact details of your referee and their relationship to you if we ask for a personal or trade reference.

The types of credit-related information we collect from you, or which is provided to us, include:

- your personal information (as set of above);
- your credit history including details of missed or late repayments;
- information about credit provided to you by other credit providers such as financial institutions, utilities or telecommunications providers;
- any credit rating or assessment score derived by us or provided by a CRB; and
- details of any credit-related court proceeding or insolvency applications relating to you.

4. How do we collect your personal and credit-related information?

Where possible, we will collect personal and/or credit-related information directly from you unless it is impractical or unreasonable to do so.

The ways that we collect information from you include:

- through your access and use of our website;
- via e-mail or documentation provided electronically, in person, in mail or by fax;
- over the phone or during conversations with our representatives; and
- when you complete a finance application, whether on our website or via telephone.

We may also collect information from you from third parties including:

- an individual who refers you to us;
- your financial advisor or accountant;
- any referees you provide or we request and any joint applications for finance; and
- from third parties including, without limitation, CRBs, providers of title search services, law enforcements.
- agencies or other government entities.

If we collect personal and/or credit-related information about you from a third party and it is unclear whether you have consented to the disclosure to us, then we will take reasonable steps to contact you to ensure that you are aware of the circumstances surrounding the collection and the purposes for which we collect your personal and/or credit-related information.

If we are unable to obtain the personal and/or credit-related information set out above, we may not be able to:

- provide products or services to you, either to the same standard or at all;
- provide you with information about products and services that you may want, including information on
- promotions; or
- tailor the content of our website to your preferences.



5. How do we hold personal and credit-related information?

We will use reasonable steps to protect your personal and/or credit-related information from loss, misuse, interference, unauthorised access, modification or disclosure. Such steps include using information technology and processes, restricting access to your personal and/or credit-related information to our employees and those who perform services for us who need your personal and/or credit-related information to do what they are engaged to do, protecting hard copy documents from unauthorised access or use by storing them at secure premises, using computer and network security systems with password protection and destroying personal and/or credit-related information no longer required.

Please be aware that we cannot guarantee the protection of the personal and/or credit-related information you provide over the internet.

6. Why do we collect personal information and when we disclose personal information?

The purposes for which we will generally collect and use your personal information include to:

- prepare and submit applications for finance on your behalf to financiers;
- assess if a financier is suitable to meet your financial requirements;
- prepare and submit insurance applications on your behalf to insurers;
- prepare quotes in relation to any finance or insurance that we provide or facilitate;
- advise you on the outcome of your finance or insurance application;
- manage the provision of finance and insurance to you should your application be successful or you accept a quote;
- share your information with our related bodies corporate and affiliated entities, and within Simply Finance, so that our other divisions or other related bodies corporate or affiliated entities may also contact you in relation to other products and services; contact you in relation to other products and services;
- provide other products and services to you, including on behalf of the financiers and insurers;
- communicate with you, including to advise on the status of a finance or insurance application;
- respond to your enquiries and provide information on existing or new products and services;
- grant you access to protected parts of our website and to assess the performance of and improve the operation of our website.
- facilitate administrative, marketing, planning, product development, quality control and research;
- assist with the facilitation and improvement of any marketing and advertising campaign that we conduct; and
- provide your updated personal information to our related bodies corporate, contractors or service providers.

Where we collect your personal information for a specific purpose not outlined above we will, at the time of collection, disclose the purpose for the collection.

7. Why do we collect credit-related information and when will we disclose credit-related information?

We collect credit-related information about you in order to help us and our financiers decide whether or not to provide credit to you (or to your related company or other entity).



The credit-related information that we hold about you may be used by us in accordance with Part IIIA of the Privacy Act and the Credit Reporting Code. The purposes for which we use your credit-related information may include:

- to assess any application that you make to us or our financiers for credit;
- to collect payments owed to us or our financiers in respect of any credit that we or our financiers have previously provided to you;
- to assess your suitability as a guarantor of credit that we or our financiers have offered to provide to your related company or entity;
- to provide your credit-related information CRBs that we deal with;
- to provide your credit-related information to our financier in connection with any credit that you seek; and
- to provide your credit-related information to other credit provide, or are considering providing, credit to you.

8. Will you use my personal information for marketing?

From time to time we may decide to use your personal information to give you information about products or services we believe you might be interested in.

We will only use such information for the purpose of marketing where we have collected the personal information from you directly, you would reasonably expect us to use or disclose the information for the purpose of marketing, there is a means through which you can request to not receive marketing communications and you have not requested that such communication cease.

If you do not wish to receive information about our other products or services or the products and services of our related entities, then please contact us.

9. How can I access my personal credit-related information?

You may request access to the personal and/or credit-related information held about you at any time. If you wish to access your personal and/or credit-related information, then please advise us.

We may be prevented from permitting access to personal and/or credit-related information held about you in certain circumstances, including where:

- access would unreasonably impact on the privacy of another individual;
- access would lead to the disclosure of commercially sensitive information of our business or our clients, or any of our agents or contractors;
- we are prohibited by law or a court/tribunal order; or
- the information relates to existing or anticipated legal proceedings.

If we deny you access to your personal and/or credit-related information, we will provide a written explanation of the reasons for such a refusal, together with details of our complaints handling procedure if you wish to challenge the decision.

Simply Finance may charge you our reasonable costs incurred in supply you with access to this information.

10. What if my personal and/or credit-related information is incorrect?

Simply Finance will take all reasonable steps to ensure that personal and/or credit-related information held about you is accurate, complete and up-to-date. If you believe that the personal and/or credit-related information we hold about you is incorrect, out of date or incomplete, then please advise us.



We will take all reasonable steps to correct the information where we are satisfied that it is inaccurate, out-of-date, incomplete, irrelevant or misleading for the purpose for which it is held.

11. Can I remain anonymous?

You may elect to have your anonymity protected by withholding your personal and/or credit-related information however given the nature of the services provided by Simply Finance, this may be impossible.

12. Is my personal information disclosed to overseas recipients?

Simply Finance does not disclose personal information to overseas recipients.

13. Will I be notified if this privacy and credit reporting policy changes?

This privacy and credit-related policy replaces any previously issued privacy or credit reporting policies. Our privacy policy may change from time to time and we will notify you of any change by posting an updated version on our website at <http://simplyfinance.com.au>.

14. How can I lodge a complaint / contact Simply Finance?

If you have a complaint regarding Simply Finances' compliance with the Privacy Act or the Credit-related Code or the treatment of your personal and/ or credit-related information, or if you want to contact us generally, then please contact us:

- by phone on 1300 11 5263
- via email at info@simplyfinance.com.au; or
- in writing at 4 Westside Ave, Port Melbourne 3207

We will endeavour to respond to complaints within 14 days of their receipt.