

Privacy Statement, Acknowledgement & Consent (Privacy Statement)

FlexiCards Australia Pty Ltd ABN 31 099 651 877 Australian Credit Licence 247415 (Financier)

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1. Privacy

- a. This Privacy Statement describes how:
- i. Flexirent Capital Pty Ltd ACN 064 046 046;
 - ii. FlexiCards Australia Pty Ltd ACN 099 651 877;
 - iii. Once Credit Pty Limited ACN 112 319 632; and
 - iv. any related bodies corporate,
- (together “we”, “our” or “us”) may collect, use, handle and disclose your personal and credit related information.
- b. By visiting us at www.flexigroup.com.au/privacy-policy you can obtain a copy of:
- i. our Privacy Policy and Credit Reporting Policy (which provides more details about how we manage your personal information, including your credit information and credit eligibility information); and
 - ii. a Statement of Notifiable Matters, (which contains important information about credit reporting, including the credit reporting bodies we are likely to disclose your information to, their contact details, the type of information disclosed to them and when and how you can request them not to use your information). You can ask for that information in another form such as by hard copy.
- c. This Privacy Statement sets out:
- i. consents that you give us in relation to your personal information by applying for credit from us or otherwise in connection with credit that we offer; and
 - ii. important information about our collection, use, disclosure and management of your personal information.
- v. managing, changing and improving our systems and processes;
 - vi. complying with various Australian laws that requires or authorises us to collect your personal information, including:
 - A. Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
 - B. Privacy Act 1988 (Cth) and
 - C. National Consumer Credit Protection Act 2009 (Cth); and
 - vii. marketing products and services provided by us and our related entities;
 - viii. developing an understanding of the products and services you may be interested in receiving from us and our related entities; and
 - ix. compiling statistical data (e.g. credit scoring information).
- d. If we do not collect your personal information, we cannot do these things.
- e. We collect your personal information primarily from you. However, sometimes we may collect personal information about you from third parties, for the purposes described above where it is unreasonable or impracticable to collect it directly from you, such as our agents, card schemes, insurers, any of your employers, lawyers, accountants, retailers, suppliers and others as described in our Privacy Policy and Credit Reporting Policy.
- f. We may also collect personal information about you from a credit reporting body in order to assess any application by you to be a guarantor of credit granted or proposed to be granted to another person. By signing this document you consent to the credit reporting body disclosing your information to us.
- g. We also may disclose your personal information (including, where permitted to do so by law, your credit information and credit eligibility information):

2. Collection, use, and disclosure of your personal information

- a. We ordinarily collect personal information about you for the purpose of:
- i. assessing and processing existing or future application(s) for credit and, where applicable, insurance or extended warranty products, managing your account or other products, responding to your questions and performing our obligations in relation to credit and insurance and extended warranty products provided to you;
 - ii. protecting us and our assets (including against fraud) and selling our assets (including by assigning any debts);
 - iii. enforcing our rights (including undertaking debt collection) in connection with any credit provided to you;
 - iv. considering any variation requests;
 - i. for the purposes described above to your co-applicant (if any); any of our related bodies corporate; our assignees or potential assignees; the supplier of any goods or services financed with credit we provide; any other supplier appointed by us, insurers, your assignees or proposed assignees; debt collection agencies; our banks and financial advisers; our lawyers, accountants and other professional advisers; any suppliers or contractors; any person specifically authorised by you in writing;
 - ii. where we have provided credit to you or you have applied to us for credit, to a person for the purpose of that person considering whether to offer to act as guarantor in relation to the credit or to offer property as security for the credit;
 - iii. to a person who is a guarantor in relation to credit provided by us to you or the person has provided property as security for

the credit; and

- iv. to any other person as permitted or required by law.

By signing this document, you agree to us making those disclosures.

3. We may disclose your personal information to overseas recipients

- a. Some of the organisations to whom we may disclose your personal information (including your credit information or credit eligibility information) will be located overseas. The countries in which overseas recipients are likely to be located currently include the Philippines and New Zealand (for an updated list of countries from time to time please see our Privacy Policy and Credit Reporting Policy available on our website).
- b. You acknowledge that by consenting to us disclosing your personal information to overseas recipients, Australian Privacy Principle (“APP”) 8.1 will not apply to the disclosure (which means that we will not be obliged under the Privacy Act to take reasonable steps to ensure that an overseas recipient does not breach the APPs and we may not be liable under the Privacy Act if the recipient does not act consistently with the APPs).
- c. By applying for this product you consent to disclosures to overseas recipients.

4. Credit reporting and verification of identification

- a. You agree that we can obtain, from any business providing information about credit worthiness, credit reports about you for the purposes of assessing consumer or commercial applications for credit.
- b. You agree that we can disclose your name, residential address and date of birth to a credit reporting body so that the credit reporting body can provide an assessment to us of whether the information provided by you matches (in whole or in part) the information in the credit reporting body's possession or control (which may include personal information held by the credit reporting body about you or other individuals). This will be done for the purpose of verifying your identity as required under Australia's anti-money laundering and counter-terrorism laws where applicable. If you would prefer us to use another form of verification, such as your passport or driver's licence, you must notify us and provide us with any information that we request.
- c. You consent to us:
 - i. disclosing credit eligibility information about you to another credit provider for the purposes of verifying your current lending, account performance and financial information provided; and
 - ii. obtaining credit eligibility information about you from another credit provider for the purposes of obtaining a credit reference.

5. Marketing products and services to you

You agree to us using and disclosing your personal information (including your telephone number, and your email or other electronic addresses) to develop products and services you may be interested in, and to provide you with information about our other products and services and the products and services offered by our dealers, insurers, our related companies or suppliers. However, you can tell us that you

no longer wish us to use or disclose your personal information for these purposes by contacting us on **1300 132 301**.

6. Accessing and correcting your personal information

You have rights to access personal information (including credit related information), request correction of it or make a complaint. Our Privacy Policy and Credit Reporting Policy sets out how you can access or seek the correction of your personal information (including credit related information) held by us and/or complain if you consider we have breached the Australian Privacy Principles, Part IIIA Division 3 of the Privacy Act 1988 (Cth) or any registered privacy code that binds us and how we deal with such a complaint.

7. Information about other persons

- a. If you provide information about any other person, such as a referee, you agree to tell them:
 - i. that you are providing this information to us;
 - ii. of our contact details on this form;
 - iii. the reason you are providing their information;
 - iv. the fact that we collect, use and disclose personal information as described above.

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