

## **PRIVACY POLICY**

Fundrr Pty Ltd (“Fundrr”) (ABN 98 671 614 136) as a Broker is firmly committed to protecting the privacy and confidentiality of personal information. We take our obligations to handle your personal information in accordance with the requirements of the Privacy Act 1988 seriously. This Privacy Policy sets out details about how we manage your personal information.

### **Collection and use of personal information**

We collect personal information to enable us to provide our services to you and otherwise as set out in this privacy policy. In addition, if we are required to comply with certain legislation to provide you with the products and services you choose, then collection of certain personal information will be mandatory. If you don’t want to or are unwilling to provide us with the information we need, we may be unable to provide services to you.

### **Personal information obtained & held**

We only collect and hold personal information about you, which is reasonably necessary for our functions and activities, which includes (but is not limited to) the following purposes:

providing you quality products &/or services and to improve how we operate and provide those services assessing an application for finance to ensure no financial hardship will occur because of providing a specific loan.

- arranging the finance and any related insurance.
- maintaining your contact details.
- fulfilling our legal obligations under applicable laws and rules, such as those relating to Anti-Money Laundering and Counter-Terrorism Financing.

### **Examples of personal information collected & held relating to our customers or loan applicants:**

- name, date of birth, address, telephone number, email address or other contact details.
- information that we require to identify customers or loan applicants, including as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, which may include details or copies of passports, birth certificates, driver's licences, utility bills or other documentary evidence of applicant’s identities.
- information relevant to the financial services that we provide or have been requested to provide, including information about customers' or applicant's financial position, such as:
- details of assets and liabilities, including investments and any existing debts.
- details of income, including employment status, occupation and the name of our clients' employer.
- proof of financial position, including for example pay slips or tax statements.

- other details relevant to a finance application that we require in order to assess that application, such as family details or the number of dependents.
- credit information, including credit information contained in credit reports from Credit Reporting Bodies (CRB).
- records of our interactions with you, including by telephone, email and online
- your enquiries or complaints

Credit information is personal information that relates to credit that a person has applied for or has been provided. The credit information that we will collect from you may include your records of credit that you have applied for (including the name of the credit provider, the type of credit and the amount of credit), default information or any other information that has a bearing on your credit worthiness used to determine your eligibility for credit. Credit information also includes credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

**We will collect, hold, disclose, and use your personal and credit information to:**

- assess and verify your identity and financial situation.
- assess your credit application, or your suitability as a guarantor to a credit application.
- provide such information to a guarantor or related applicant.
- exchange your information with a credit reporting body.
- disclose your information to credit providers as set out in our 'Credit Provider Schedule' to arrange credit.
- disclose your information to our aggregation partners as set out in the Aggregation Partners section of this document.
- disclose your information to an insurer to arrange insurance you wish to obtain.
- obtain from, and disclose to, third parties such as your employer, landlord, real estate agent, lending institution and guarantor who are deemed as reasonably necessary to arrange finance and/or insurance; and
- refer you to other organisations, service providers or business partners or obtain referrals from them to you.
- We may not be able to proceed with credit assistance without the ability to collect, hold, disclose and use your personal and credit information.

Information that may be required about other third parties (e.g., your spouse, a co borrower or dependents. If so, you confirm that you have obtained the necessary consents from that third party to disclose such information to NFC and have informed the third party of the purpose for disclosure.