

Collection Statement and Privacy Policy

Updated as of 25 July 2018.

Collection Statement

This Collection Statement & Privacy Policy applies to GetCapital & businessloans.com.au

GetCapital Pty Ltd (ACN 149 390 625) trading as GetCapital

ACN 601 158 507 Pty Ltd trading as businessloans.com.au

1. Collection of your personal information

The Lender collects personal information about you so that it can process your application for a loan for your business, provide you with services and benefits in connection with the loan and contact you in case of any changes to the provision of the loan.

If the Lender does not collect your personal information, the Lender may be unable to provide you with the loan.

2. Disclosure of your personal information

The Lender may disclose your personal information to third parties, such as related companies, corporations with whom we have joint venture commercial arrangements with (including Xero), and credit reporting bodies which provide services to us or to you in connection with your loan.

The disclosure is also necessary to enable the third party to contact you in case of any changes to the provision of the loan that you have been provided. The Lender may also disclose your personal information to regulatory and industry bodies where this is required by law.

If you consent to the disclosure of your personal information to our related companies overseas the Lender does not intend to insist on the overseas company complying with the Australian Privacy Principles. The overseas recipients may be located in Singapore and India.

3. Our Privacy Policy

Our Privacy Policy (below) sets out our approach to the management of personal information. Subject to the Privacy Act 1998 (Cth), you can have access to and seek correction of your personal information. Our Privacy Policy contains information about how you can do this. Our Privacy Policy also contains information about how you can make a complaint about a breach of privacy.

4. Marketing

The Lender may use your personal information to let you know about financial products and services that the Lender thinks may be of interest to you. However, you may opt out of receiving marketing information at any time by using the contact details provided in the marketing information. For more information, see the Lender's Privacy Policy.

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Lender: ACN 601 158 507 Pty Ltd trading as Businessloans.com.au

Contact details: Please contact David Hurford on getfinance@getcapital.com.au or 1300 249 649.

The Lender ("we", "us", "our") is bound by the Australian Privacy Principles in the Privacy Act 1988 (Cth).

We understand the importance of, and are committed to, protecting your personal information. This Privacy Policy explains how we manage your personal information, including our obligations and your rights in respect of our dealings with your personal information.

1. Personal information

"Personal information" is information or opinion about an identified individual, or an individual who is reasonably identifiable. We collect and hold personal information that is reasonably necessary for, or directly related to, one or more of our functions or activities as a Lender. This information may include (as well as other information):

- (a) your name and date of birth;
- (b) your contact details including residential address, email address and telephone/mobile numbers;
- (c) your employment details, employment history and salary information;
- (d) Driver's licence;
- (e) Credit Card, Debit Card or bank account details;
- (f) Photographs;

We do not collect sensitive information e.g. race, religion, criminal records, medical history.

2. Collection and use

Purpose

We collect and use personal information about you so that we can establish your identity, assess applications for financial products, administer our financial products, comply with legal obligations and offer and provide you with financial products and benefits in connection with the financing and capital requirements of your business. We also collect and use personal information to contact you in case of any matters affecting any current or future financial product or service.

You have the right to refuse to provide us with personal information. However, if you decide to do so, we may be unable to offer or provide you with a loan or services and benefits in connection with any existing or future loan.

Method of collection

We only collect personal information by lawful and fair means. We generally collect personal information directly from you. This information will generally come from what has been provided orally, when completing online application forms or business loan agreements. It may also be provided as follows:

- (a) Non-public, personal information you knowingly choose to disclose, which is collected on an individual basis via internet, fax, phone, or mail.

- (b) Use information collected on an aggregate basis as you and others browse our website. If you choose to correspond through e-mail, we may retain the content of your e-mail messages together with your e-mail address and all responses sent through our website.
- (c) Information we receive from you on applications or other forms.
- (d) Information about your transactions and your organisation’s transactions with affiliated and non-affiliated third parties.
- (e) Information from service providers, agents, advisers, brokers and credit bureaus.
- (f) Information we obtain to verify representations made by you, such as your passport, medicare card, bank account details, as well as organisation details (such as name, ABN, address).
- (g) Information about you and your organisation from public sources and other third party affiliated and non-affiliated sources.

3. Disclosure

In general, we do not use or disclose your personal information for a purpose other than:

- (a) a purpose set out in this Privacy Policy;
- (b) a purpose you would reasonably expect;
- (c) a purpose required or permitted by law; or
- (d) a purpose otherwise disclosed to you to which you have consented.

We may disclose non-public, personal information to non-affiliated third parties such as, but not limited to, collection agencies, as permitted by law. Non-public personal information means information about you and your organisation that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

We may also disclose your personal information to other organisations, for example, to:

- (a) our related companies ;
- (b) external service providers, such as accountants, auditors, lawyers, marketing agencies, brokers, agents, advisers, guarantors, mailing houses, storage providers and research consultants;
- (c) credit reporting bodies and credit providers;
- (d) government or regulatory authorities, where required or permitted by law.

We take all reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations with respect to the protection of your personal information.

Your personal information may be disclosed to overseas recipients such as staff of our wholly owned subsidiary Alternative Capital Solutions Pte Ltd (Singapore), who are involved in our collection activities and our staff in India who are involved in processing your loan application.

4. Credit checks and credit reporting

When you apply for a loan we need to know if you will be able to comply with the repayments and any other terms and conditions. This means we obtain a credit report about you.

A credit report contains information about your history which helps credit providers assess credit applications such as a business loan.

We may disclose to a credit reporting body your identification details, the type of loan you are requesting or have obtained, how much you are borrowing, your repayment history or if you have committed an act of dishonesty or fraud.

Credit providers may ask credit reporting bodies to use their information to vet you for direct marketing. You can ask a credit reporting body not to do this. In addition, if you have or may be a victim of fraud you can ask the credit reporting body not to use or disclose any information it holds about you.

5. Access

You may request access to the personal information that we hold about you by using the contact details provided above.

We will deal with your request for such access within a reasonable time. If we refuse access, we will provide you with a written notice which sets out the reasons for the refusal and the relevant provisions of the Privacy Act that we rely on to refuse access.

We may recover reasonable costs in relation to a request for access to personal information.

6. Accuracy

We take reasonable steps to make sure that the personal information we use or disclose is accurate, up-to-date, complete and relevant. Where we believe that the personal information we hold is inaccurate, out-of-date, incomplete, irrelevant or misleading, we will take reasonable steps to correct that information.

You may also request that we correct your personal information by contacting us by using the contact details provided above.

We will deal with your request to correct your personal information within a reasonable time. If we do not agree with the corrections you have requested, we are not obliged to alter your personal information accordingly. However, where we refuse

to correct any personal information as requested by you, we will give you a written notice which sets out the reasons for our refusal.

7. Security

We hold your personal information in paper-based and electronic files. We take all reasonable steps to ensure that your personal information which is kept in our files is protected from:

- (a) misuse, interference and loss; and
- (b) unauthorised access, modification or disclosure.

This means that, in respect of our paper-based files, we maintain various security systems on premises, and in respect of our electronic files, we maintain secure electronic network systems. Please keep in mind that communications via email over the internet are not secure. Although it is unlikely, there is a possibility that information you include in an email can be intercepted and read by other parties besides the person to whom it is addressed.

When we no longer require your personal information (including when we are no longer required by law to keep records relating to you), we ensure that it is destroyed or de-identified.

8. Website

This section explains how we handle personal information collected from our website. If you have any questions or concerns about transmitting your personal information via the internet, you may contact us using the contact details provided above, as there are other ways for you to provide us with your personal information.

Visiting our website

Anytime you access an unsecured part of our website, that is, a public page that does not require you to log on, we will collect information about your visit, such as:

- (a) the time and date of the visit;
- (b) any information or documentation that you download;
- (c) your browser type; and
- (d) your server address.

Cookies

A "cookie" is a small text file which is placed on your internet browser and which we access each time you visit our website. Cookies help us collect important business and technical statistics which enable us to serve you better. The information in the cookies lets us track the various paths followed by users of our website as they move from one page to another while on our website. Web server logs allow us to assess site visits and site visit capacity. These methods are not used to capture individual e-mail address or any personally identifying information about you.

You may change the settings on your browser to reject cookies.

Email

When we receive emails, we will retain the content of the email and our response to you where we consider it necessary to do so.

Security

We make reasonable efforts to ensure that the most up-to-date security measures are used on our website to protect your personal information. Any data containing personal information which we transmit via the internet is encrypted. However, we cannot guarantee that any information transmitted via the internet by us, or yourself, is entirely secure. You use our website at your own risk.

Links on our website

Our website may contain links to third party websites. We advise that the terms of this Privacy Policy do not apply to external websites. If you wish to find out how any third parties handle your personal information, you will need to obtain a copy of their privacy policy.

9. Marketing

We may use your personal information, including your contact details, to provide you with information about products and services, including those of third parties, which we consider may be of interest to you.

We may also provide your details to other organisations for specific marketing purposes.

You may opt out at any time if you no longer wish to receive marketing information. In order to do so, you will need to request that we no longer send marketing materials to you or disclose your information to other organisations for marketing purposes. You can make this request by using the contact details provided above, or by "unsubscribing" from email marketing messages.

10. Questions and complaints

If you have any questions, concerns or complaints about this Privacy Policy, or our use of your personal information, please contact the Lender using the contact details provided above. You can also contact the Lender if you believe that the privacy of your personal information has been compromised or is not adequately protected.

Once a complaint has been lodged, the Lender will respond to you as soon as possible.

You may also lodge a complaint with the Office of the Australian Information Commissioner by telephone: 1300 363 992 or email: enquiries@oaic.gov.au

11. Changes to the Privacy Policy

We may make changes to this Privacy Policy from time to time, without notice to you. An up-to-date copy of our Privacy Policy is available on our website.