

Website Privacy Policy

General

Credit Connect Group recognizes that your privacy is very important and we are committed to protecting the personal information we collect from you and maintaining restrictions on how we use it.

The Privacy Act 1988 and the National Privacy Principles govern the way in which we must manage your personal information. The Credit Connect Group Privacy Policy is in accordance with these requirements.

This Credit Connect Group Privacy Policy sets out how we collect, use, disclose and otherwise manage personal information about you. It also describes generally the sorts of personal information held and for what purposes. We encourage you to frequently visit our web site for any updates to this Privacy Policy.

Collection of information

Types of information collected

We may collect and hold personal information about you, that is, information that can identify you, such as your name, address, other contact details and other information relevant to providing you with the services you are, or someone else you know is, seeking.

Purpose of collection

Our primary purpose in collecting personal information is to provide you with a smooth, efficient, safer and customised transactional experience. This allows us to provide services and features that most likely meet your needs, and to customise our services to make your experience safer and easier. We only collect personal information about you that is reasonably necessary for this purpose and to achieve this goal.

To fully use our services, you will need to register using our online registration form, or with us by telephone, where you will be required to provide us with your contact information and other personal information. You may also be required to provide us with a User ID. We may also require some additional necessary financial information, to assist us in providing services to you that will be of maximum benefit to you. We may use certain of your financial information, including credit card information and banking information to verify your name, address, and other contact information, as well as to bill you for your use of our services (if relevant).

If you enter into a finance transaction as a consequence of using our Site, we may collect information about your behaviour in this regard. We may also collect other users' comments about you. If you establish a credit account with us to pay the fees we charge, we collect some additional necessary information, including billing address, credit card number and credit card expiration date and tracking information from cheques or money orders.

If you send us personal correspondence, such as emails, facsimiles or letters, or if other users or third parties send us correspondence about your activities or postings on the Site, we may collect such information into a file specific to you.

Generally, we will collect and use your personal information for one or more of the following reasons:

- providing services to you or someone else you know;
- processing and progressing a registration of your request for provision of a loan/advance;
- processing and progressing your registration of interest in providing funding/advances in response to requests or anticipated requests for provision of loans/advances;
- providing other financial services by reason of an agreement you have made with us;
- acting as your agent and manager as agreed;
- undertaking various activities as required by law;
- providing you with information about other services that we, our related entities and other organisations that we have affiliations with offer, that may be of interest to you;

- providing you with promotional information about us, our related entities and other organisations that we have affiliations with;
- facilitating our internal business operations, including the fulfillment of any legal requirements; and
- analysing our services, client needs or business partner needs with a view to developing new and/or improved services.

Methods of collection

Personal information will generally be collected directly from you through the use of any of our standard business forms, over the internet, via email or through a telephone conversation with you. There may be occasions where we obtain and/or confirm personal information about you from a credit reporting agency, a third party acting on your behalf or public records such as those relating to land titles, companies or businesses.

There are also some instances where personal information about you will be collected indirectly because it is unreasonable or impractical to collect personal information directly from you. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected.

Accuracy and completeness

We aim to make sure that the personal information we collect, use or disclose is accurate, complete and up-to-date. We will take reasonable steps to make sure this is the case. This way we can provide you with better service.

If the personal information you provide us is incomplete and/or inaccurate, we may be unable to provide you, or someone else you know, with the financial services you, or they, are seeking.

If you believe your personal information is not accurate, complete or up to date, please contact us using the details below.

Internet users

If you access our website we may collect additional personal information about you in the form of your Internet Protocol address and domain name.

Also, our web site may utilise cookies. The main purpose of cookies is to identify users and to prepare customized web pages for them. Cookies do not identify you personally, but they may link back to a database record about you. We may use cookies to monitor usage of our web site and to create a personal record of you when you visit our web site and what pages you view so that we may serve you more effectively.

Access to specific features of our website may only be granted to pre-identified users such as business partners and clients by way of a log-in password AND User ID they receive, as issued by us, which authenticates their identities as approval to access certain information. In such cases, our website is purposely a gateway to the appropriate portal of information and any information exchanged is not necessarily exclusively retained on our website but may be shared with appropriate third parties to that transaction.

Use and disclosure

Generally, we only use and disclose personal information about you for the purposes for which it was collected.

Our policy is not to provide mailing lists for direct commercial purposes. We may however disclose personal information about you to:

- potential lenders of funds who have registered such interest with Credit Connect Group, where you are a party seeking to borrow funds;
- potential borrowers of funds who have registered such interest with Credit Connect Group, where you are a party seeking to lend funds or make advances of funds;
- service providers who assist us in operation our business. These service providers would enforce their own privacy policy and may not be required to comply with ours;

- other service providers who provide the various services you have requested and we have arranged. These service providers would enforce their own privacy policy and may not be required to comply with ours;
- a purchaser of the assets and operations of our business, providing those assets and operations are purchased as a going concern;
- related entities for the purpose of advising you of special offers and promotions;
- corporate partners, business associates and other organisations we have strategic business affiliations or alliances with for the purposes of marketing their products and services to you where we consider these products and services may be of interest to you;
- other carefully screened third parties whose products and services we consider may be of interest to you;
- government and regulatory authorities and other organisations, as required or authorised by law; or
- third persons for other purposes which you would reasonably expect us to disclose such information.

If you do not wish to receive direct marketing material from third parties you are able to withdraw your consent at any time by notifying us in writing. Contact details for Credit Connect Group for this purpose of withdrawing consent are listed at the end of this Privacy Policy.

You agree that we may use personal information about you to improve our marketing and promotional efforts, to analyse Site usage, to improve our content and product offerings and customise our Site's content, layout, and services. These uses improve our Site and better tailor it to meet your needs, so as to provide you with a smooth, efficient, safer and customised experience while using our services.

You agree that we may use your information to contact you and deliver information to you that, in some cases, is targeted to your interests, such as targeted banners, administrative notices, product offerings, and communications relevant to your use of the Site. By using the Credit Connect Group Site or submitting information to Credit Connect Group, and agreeing to this Privacy Policy, you expressly agree to receive this information. You may make changes to your communication preferences page at any time by letting us know.

It is possible that Credit Connect Group, its parents, subsidiaries, its joint ventures, or any combination of such, could merge with or be acquired by another business entity. Should such a combination occur, you should expect that Credit Connect Group would share some or all of your information in order to continue to provide services to you. You will receive notice of such event (to the extent it occurs) and Credit Connect Group will require that the new combined entity follow the practices disclosed in this Privacy Policy.

Credit Connect Group may lawfully disclose your personal information for law enforcement or regulatory purposes. Credit Connect Group cooperates with law enforcement inquiries and other third parties to enforce laws, intellectual property and other rights. We can (and you authorise us to) disclose any information about you to law enforcement or other governmental officials as we, in our sole discretion, believe necessary or appropriate in connection with an investigation of fraud, intellectual property infringements, piracy or other activity that is illegal or may expose us to legal liability. Further, we can (and by becoming an internet client with us you authorise us to) disclose your User ID (if any), password (if any), name, street address, city, state, post code, country, phone number, email and company to as we, in our sole discretion, believe necessary or appropriate, in connection with an investigation of fraud, intellectual property infringement, piracy or other activity that may expose us to legal liability.

Security

The security of your personal information is important to us. We take all reasonable measures to ensure that your personal information is stored safely to protect it from misuse, loss, unauthorised access, illegal modification or disclosure, including electronic and physical security measures.

Credit Connect Group adopts best practices to ensure that information received via its website, or any other means, remains secure within our systems. We are regularly reviewing and developing appropriate security measures however users should be aware that there are inherent risks in transmitting information via the Internet. "Perfect security" does not exist on the Internet.

Credit Connect Group stores your personal information in different ways, including in paper and in electronic form.

You are responsible for all actions taken with any User ID and password issued to you. Therefore, we do not recommend that you disclose your password to any third parties. If you lose control of your password, you may lose substantial control over your personal information and may be subject to legally binding actions taken on your behalf. Therefore, if your password has been compromised for any reason, you should immediately change your password and contact us using the details below.

Access

You may access the personal information we hold about you, upon making a written request. Credit Connect Group's Contact details are listed at the end of this Privacy Policy.

We will endeavour to provide you with access to the information requested within 30 days. We will not charge you a fee for lodging a request however we may charge you a reasonable fee for processing your access request if it is approved.

We may decline a request for access to personal information where the Privacy Act requires or permits us to do so. If so, we will provide reasons for your denial of access.

Upon your request, we will deactivate your account, contact information, and financial information from our active databases. Such information will be deactivated as soon as reasonably possible in accordance with our deactivation policy and applicable law.

We will retain in our files information you have requested to remove in some circumstances, such as to prevent fraud, resolve disputes, troubleshoot problems, assist with any investigations, enforce any agreements, and to comply with legal requirements. Further, such prior information is never completely removed from our databases due to technical constraints and the fact that we back up our systems. Therefore, you should not expect that all of your personal information will be completely removed from our databases in response to your requests. However, such information will be deactivated from public viewing and usage (if any) and will only be available to select Credit Connect Group personnel.

Links to other websites

Our web site may contain links to other web sites. Credit Connect Group is not responsible for the privacy practices of linked web sites. Linked web sites are not subject to this Privacy Policy.

Privacy Policy Contact

If you have any queries about the Credit Connect Group Privacy Policy or the way in which we handle your personal information, please contact us at:

CREDIT CONNECT GROUP

8:30am – 5pm Monday to Friday

1300 795 507

info@ccg.com.au

PO Box 3574, Robina Town Centre, Queensland, Australia 4230

For more information about privacy in general, you can visit the Office of the Privacy Commissioner's web site at www.oaic.gov.au.