

Our Privacy Policy

Introduction

This is the Privacy Policy of Credit Connect Group and related entities. Credit Connect Group of companies is referred to in this website as CCG. CCG is committed to ensuring the privacy of your personal information and is bound by the Australian Privacy Principles contained in the Privacy Act 1988 (Cth) (Privacy Act). Our handling of personal credit information is also subject to the Privacy Act and the Privacy (Credit Reporting) Code 2014.

This Privacy Policy is relevant to your dealings with CCG and to your use of the CCG website at www.ccg.com.au. The Policy sets out how we manage your personal information and, if applicable, your personal credit information. The Website is owned and operated by CCG, and is used by CCG to facilitate the provision of our business loan products and related services.

In this Privacy Policy, a reference to “we” or “us” is a reference to CCG.

This Privacy Policy details how we collect, handle and deal with personal information (including credit information) that we collect about individuals.

If you have any questions relating to this Privacy Policy, you may contact our Privacy Officer in the manner described below, under the heading “Access and correction”.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)

Before CCG provides a product or service to you, or to a person connected with you, we may (where you are an individual) be required to collect your personal information. We may be required to do this in order for CCG to comply with its customer identification obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (**AMLCTF Act**).

The personal information we collect for this purpose typically includes identification information, such as name, residential address and date of birth. In some cases, we may need to collect information about the political activities and opinions of individuals to determine whether they are politically exposed persons for the purposes of the AMLCTF Act. If we ask for this information, and you provide it to us, we will infer your consent to use and disclose the information for this purpose.

In certain circumstances, we may need to clarify and/or update the personal information we previously collected for identity verification purposes, and/or collect further information, including financial information about individuals.

Where this is necessary, we will collect the information directly from you and/or from third party sources.

As a part of our AMLCTF verification processes we may need to take copies of your personal identification documents in order to verify your identity in accordance with the requirements of that Act.

We may also disclose your full name, residential address and date of birth to a credit reporting body for the purpose of providing an assessment of whether this identification information matches (wholly or in part) personal information held by the credit reporting body. The credit reporting body may compare your details with personal information held by the body (being the names, residential address and dates of birth of other individuals) for the purposes of making this assessment.

You have the right to:

- let us know by email at info@ccg.com.au if you do not want us to disclose your personal information to a credit reporting body for this purpose; and
- opt for an alternative means of verifying your identity for the purposes of the AMLCTF Act.

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.

We may 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.

Additional information relating to use of our website

Tracking technologies

Technologies such as cookies, beacons, tags and scripts are used by CCG and our partners (for example, our marketing partners), affiliates, or analytics or service providers, including any live chat, marketing trackers, and survey tool service providers. These technologies are used in analysing trends, administering the Website, tracking users' movements around the Website and to gather demographic information about our user base as a whole. We may receive reports based on the use of these technologies by these companies on an individual as well as aggregated basis. A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We use cookies for user authentication and analytics. Users can control the use of cookies at the individual browser level. If you reject cookies, you may still use our Website, but your ability to use some features or areas of our Website may be limited. If you would like to learn more about cookies or how to configure your browser, please visit www.allaboutcookies.org.

Log files

As is true of most websites, we gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer you and to improve marketing, analytics, and Website functionality.

Behavioural advertising / re-targeting

We partner with third parties to display advertising on our Website and manage our advertising on other sites. Our third party partners may use technologies such as cookies to gather information about your activities on this Website and other sites in order to provide you advertising based upon your browsing activities and interests. If you wish to not have this information used for the purpose of serving you interest-based ads, you may opt-out by contacting us at the details provided in the Marketing and option to opt out section below. Please note this does not opt you out of being presented with advertisements. You will continue to be presented with generic advertisements.

Blog / Forum

Our Website offers publicly accessible blogs or community forums. You should be aware that any information you provide in these areas may be read, collected,

and used by others who access them. To request removal of your personal information from our blog or community forum, contact us by email at info@ccg.com.au or by postal mail at the contact information listed above. In some cases, we may not be able to remove your personal information, in which case we will let you know if we are unable to do so and why.

Testimonials

We display personal testimonials of satisfied customers on our Website in addition to other endorsements. With your consent, we may post your testimonial along with your name. If you wish to update or delete your testimonial, you can contact us by email at info@ccg.com.au or by postal mail at the contact information listed below.

Social media widgets

Our Website includes social media features, such as the Facebook “Like” button. These features may collect your IP address, which pages you are visiting on our Website, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on our Website. Your interactions with these features are governed by the privacy policy of the company providing it.

Marketing and option to opt out

CCG may contact you to offer you products and services that may be of interest to you. You may choose to stop receiving our marketing material and telephone solicitations or other forms of contact from CCG by following the unsubscribe instructions included in our emails or by contacting us at the details provided in the Privacy policy contact section below.

You may also opt-out from continuing to share any personal information that you have provide on our Website for public display, such as through contributions to publicly accessible blogs or community forums and testimonials on the Website. You may do this by contacting us on the email address provided below.

Privacy Policy Contact

If you have any queries about the Credit Connect Group Privacy Policy, the way in which we handle your personal information, or to request an electronic or hard copy 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.