

NB: All individual Applicants and Guarantors MUST complete this page

I/We acknowledge receipt of I **Insaaf's** Privacy Policy a copy of which is attached to this document (and is also available on our website).

I/we authorise **Insaaf** to give and obtain from credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

If **Insaaf** considers it relevant to assess my/our application for personal credit, I/we agree to **Insaaf** obtaining a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

If **Insaaf** considers it relevant to assessing my/our application for commercial credit, I/we agree to **Insaaf** obtaining from a credit reporting agency a credit report containing personal credit information about me/us in relation to any nominated commercial credit provider.

I/We declare that I am/we are over the age of 18 and the information contained in this application and attached statements are true and correct in every particular and it is upon this basis that I/we make this application.

Signature 1 _____

Print Name _____ Date _____

Signature 2 _____

Print Name _____ Date _____

Signature 3 _____

Print Name _____ Date _____

Signature 4 _____

Print Name _____ Date _____

1. Our commitment to your privacy

Insaaf Limited ACN 614 678 956 (“we” or “us”) recognise/s that your privacy is very important to you and we are committed to protecting your personal information.

This policy applies to personal information we handle about our Australian customers, users of our website or any mobile applications, and users of services we may from time to time provide. It provides information about the personal information we collect and the ways in which we use that personal information.

By accessing our website or applications or using our services, you agree to be bound by the terms of this privacy policy.

This policy also includes our credit reporting policy, that is, it additionally covers how we manage your personal information collected in connection with a credit application, such as details relating to your credit history, credit standing, credit capacity and credit worthiness (“credit information”).

2. The kinds of information we collect

The kinds of personal information we collect may include your name, date of birth, address, telephone number, e-mail address, employment related information including job title and work contact details, bank details and credit card details. Ultimately, the kinds of personal information we collect will depend on the dealings you have with us.

We may also collect information about your interests and preferences, other demographic information such as your gender, age and location, and anonymous information such as your IP address, browser type, and other software or hardware information. Generally, this information is not personal information as it cannot be used to identify you.

You can choose not to provide your personal information to us, but generally the information we request from you is required in order for us to provide you the goods and services we offer.

Furthermore, if you or a business with whom you are associated, applies for a finance or any other form of credit, we may collect credit information about you as an individual. Note this policy only applies to credit information which is also personal information. We may ask you for this information, or we may obtain this credit information from credit reporting bodies such as Equifax, or the information may arise in the course of our providing services to you or an associated customer. This information may include:

- The fact that credit has been provided;
- The nature of the credit, credit limits, and applicable finance start and payment dates;
- Default information;
- Credit infringement information;
- Personal solvency information (e.g. bankruptcy information);
- Court proceedings information (e.g. any default judgments entered against you); and
- Payment history information

3. How we collect information

Generally, we collect personal information when you voluntarily provide it to us, for example:

- (a) when you contact us or complete an application form for a product or request a product or service by telephone, email or via our website; and
- (b) when you update an on-line profile that includes personal information, or otherwise during our relationship when you establish or renew a product or service with us.

There may be circumstances when we collect personal information from someone other than the individual concerned, for example, through an agent, representative or referral. We endeavour to contact and notify the individual concerned of the circumstances of such collection where it is reasonable to do so. We may also collect personal information through publicly available records, such as company searches.

You specifically acknowledge that we may request and receive access to credit information about you from credit reporting bodies.

Our website may use “cookies” (these are files that are implanted in your hard drive by some websites to store information about your web use patterns) to enhance or personalise our website services. These cookies may also be used to collect and store information about your usage of our website. We may in any case collect anonymous information that allows us to review information about the date, time and duration of visits to our website without identifying you. This information is generally automatically provided to us by your web browser.

4. How we use personal information

The primary purpose we collect your personal information is to:

- (a) verify your identity;
- (b) respond to your queries;
- (c) maintain our relationship with you;
- (d) determine your requirements and provide the appropriate product or service;
- (e) assess an application for any product or service, including assessing your creditworthiness;
- (f) assess an application to be a guarantor in relation to any credit;
- (g) assess a claim made by you under one or more of our products;
- (h) provide our products and services to you;
- (i) send you statements and invoices;
- (j) collect payments from you;
- (k) provide you with information about our products and services;

- (l) conduct research for our own internal purposes and in order to improve our products and services; or
- (m) request credit information from a credit reporting body.

We may also use your personal information to send you communications and contact you about our goods and services, programs, events, campaigns, functions or news updates that may be relevant or of interest to you. From time to time we may also send you communications and information about third party products and offers. We will generally give you the option to opt-out of receiving promotional and marketing communications at the time you subscribe to our products and/or services. If you do not wish to be contacted for these purposes you can let us know at any time by contacting us at the details below. Every commercial electronic communication sent by us will contain a functional unsubscribe facility or otherwise allow you to easily opt out of such communications.

We may aggregate personal information of our customers for reporting and statistical purposes. This allows us to better inform ourselves of our customers' preferences and requirements, and to enable us to monitor the effectiveness of and constantly improve our website and our services. If we disclose any aggregated, demographic or de-identified information to third parties it will not contain any personally identifiable information.

Your acceptance of this privacy and credit reporting policy constitutes your consent to the collection, use and disclosure of your personal and credit information as set out in this policy, including our right to request access to credit information about you from a credit reporting body.

5. How we use credit information

We use the credit information that we obtain from you or a credit reporting body and information we derive from such information strictly for the purpose of assessing your application for credit. If you do not authorise us to obtain credit information about you, we may be unable to assess your credit application and therefore your request for credit may be refused.

We may disclose your personal information to credit reporting bodies where we are permitted to do so by law, for example, in circumstances where you fail to meet your payment obligations. These credit reporting bodies may include any such information in reports provided to other credit providers to assist them to assess your credit worthiness.

6. The circumstances in which we may disclose personal information

So that we may use your information for the purposes identified above, we may disclose it to external providers of services, for example, mail service providers for the mailing payments and direct marketing material. We may also outsource certain functions of our business

We may disclose personal information to related entities, third party companies and partners with whom we have a relationship, or who assist in the provision or management of your credit, and you may receive communications directly from these entities. These communications may include information and marketing communications about their products and services. We use reasonable endeavours to ensure that these companies do not breach any Australian laws,

however, we disclaim all liability for any unlawful use of your personal information by an affiliated or associated company.

We may disclose personal information to your agents, and other representatives. If you are a guarantor, we may disclose information to associated customers. If you are a customer, we may disclose information to any guarantors.

We may disclose your personal information to the extent that we are required to do so by law, including in connection with any legal proceedings or anticipated legal proceedings, or in order to comply with any legal obligation, including any obligation to disclose information to any government or statutory body, or to establish, exercise or defend our legal rights.

We may sell, transfer, or otherwise disclose our database of personal information to an actual or potential successor entity, purchaser, or investor in connection with a corporate merger, consolidation, sale of our assets or a substantial part of our assets, share sale, investment transaction or other corporate rearrangement.

You agree that we may disclose your personal information in any of these circumstances. We disclaim all liability for any privacy breaches by third parties to whom we have disclosed your personal information in accordance with this policy.

You may withdraw your consent to use or disclose your personal information at any time. To withdraw this consent please contact us at the details below. Please note that withdrawing your consent may mean that we are unable to provide you with our services.

7. Do we transfer or disclose any personal information overseas?

Personal information that we collect may be transferred and stored outside of Australia between any of the countries in which we, our related entities or our service providers operate.

The *Privacy Act 1988 (Cth)* (“the Act”) and corresponding Australian Privacy Principles (“APPs”) require relevant Australian entities to ensure that, before disclosing personal information overseas, reasonable steps are taken to ensure that overseas recipients do not breach the Act or the APPs (APP 8.1). It is not always possible to ensure that overseas recipients will comply. We do not take any responsibility for the actions of overseas third-party recipients of personal information. By agreeing to this Privacy Policy, you are agreeing that your personal information may be disclosed overseas and that APP 8.1 will not apply to that disclosure. This means that you will not have recourse against us under the Act in the event that an overseas recipient of your personal information breaches the APPs.

Your personal information may also be transferred overseas if we sell, transfer or disclose our database of personal information to an actual or potential successor entity, purchaser or investor who is located or has offices overseas. It is not practicable to specify the likely countries in which recipients of information may be located in this regard.

8. Security of your personal information

Once in our possession, we take reasonable commercial precautions to protect the personal and credit information we hold about you from misuse, interference and loss and unauthorised access, modification or disclosure.

Whilst we endeavour to provide a secure online environment, there are inherent risks associated with the transmission of information via the internet and no data transmission over the internet can be guaranteed to be completely secure. We therefore cannot warrant the security of any information you provide to us over the internet and you do so at your own risk.

We encourage you to play an important role in keeping your personal information secure, by maintaining the confidentiality of any passwords and account details used on our website or in connection with our services. It is your sole responsibility to maintain such confidentiality and we will not be liable for any damage, loss or expense suffered due to such disclosure.

9. Third parties

Our website may contain links to third party websites that are hosted by a third party. Links to other websites do not constitute sponsorship, endorsement or approval of the information found on those websites. You should evaluate the accuracy, relevance and suitability for your purposes of any such information. We are not responsible for the privacy policies or practices of third-party websites, and your interactions with any such websites are governed by the privacy policies and practices of the hosting entities.

10. Access to and correction of your information

We aim to ensure that your personal and credit information is accurate, complete and up to date. To assist us, please contact us via the details below if any of your details provided have changed or if you believe that the information, we hold is inaccurate.

You may request us to provide you with access to the personal or credit information we hold about you at any time. We will respond to your access request as soon as possible, however, prior to disclosing any such information it will may be necessary for you to satisfactorily verify your identity.

There are exceptional circumstances where access to or correction of your personal or credit information may be refused by us such as where access would be unlawful. We will advise you of such circumstances if they arise.

11. Contact us

If you have any questions or complaints about this privacy policy or our treatment of your personal or credit information, or if you would like to access or amend your personal information, please contact us:

Suite 1 89 Haldon Street Lakemba NSW 2195

Mailing Address: PO Box 655 Lakemba NSW 2195

Phone: 02 8959 0201

Email: support@insaaf.com.au

We will endeavour to:

- (a) provide an initial response to your query or complaint within 48 hours; and
- (b) resolve your query or complaint within 10 business days.

If you are still not satisfied, you can contact the Australian Privacy Commissioner (see <http://www.oaic.gov.au/about-us/contact-us-page> or call 1300 363 992).

This policy will be reviewed from time to time to take account of new laws and/or changes to our operations. Any information we hold about you will be governed by our most current policy. We recommend that you periodically review this policy for any changes.