PRIVACY & CREDIT REPORTING POLICY AND CONSENT

This Privacy & Credit Reporting Policy and Consent contains important information about how **1st Choice Enterprises Pty Ltd ACN 082 914 725 trading as Fast Cash NOW, Australian Credit Licence 393676**, our related bodies corporate, affiliates, contractors and agents ("we", "us", "our") collect, use, hold and disclose your personal information and credit-related information.

By accepting this document and providing information to us, you consent to the collection, use and disclosure of your information as described in this Privacy Statement and Consent.

Personal Information

Personal information means information or an opinion about an identified individual or an individual who is reasonably identifiable, whether true or not and whether recorded in material form or not.

Examples include:

- name;
- date of birth;
- address;
- telephone number and email address;
- employment details;
- income and expenditure information;
- bank account details;
- number and ages of dependants;
- identity documents;
- financial hardship information;
- information relating to your use of our website and mobile applications;
- device and location information, IP addresses and user activity.

Credit-Related Information

Credit-related information includes:

- identification information;
- type, amount and terms of credit provided;
- repayment history information;
- financial hardship information and arrangements;
- default information;

- payment information;
- court proceedings information;
- personal insolvency information;
- serious credit infringements;
- publicly available information;
- credit eligibility information supplied by credit reporting bodies.

Personal information and credit-related information are collectively referred to as "Information".

HOW WE USE YOUR INFORMATION

We collect, hold, use and disclose your information for purposes including:

- assessing applications for credit and consumer lease products, including Small Amount Credit Contracts (SACCs);
- complying with responsible lending obligations under the National Consumer Credit Protection Act 2009 and National Credit Code;
- establishing and verifying your identity;
- preventing fraud and unlawful activity;
- complying with obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and associated Rules;
- contacting you regarding your account;
- managing hardship arrangements;
- administering and servicing your credit contract;
- collections and recovery activities;
- risk management and portfolio analysis;
- research and planning;
- securitisation and funding arrangements;
- protecting our lawful interests;
- complying with legal and regulatory obligations;
- direct marketing (where permitted by law);
- giving effect to your instructions;
- facilitating any acquisition or proposed acquisition of our business or assets.

We undertake to safeguard your information and will not use it for purposes inconsistent with this Statement or applicable law.

EXCHANGE OF INFORMATION WITH CREDIT REPORTING BODIES

We may exchange information with credit reporting bodies (CRBs) for the purpose of assessing your creditworthiness and managing your credit.

The information we exchange may include:

- identity information;
- repayment history information;
- default information;
- financial hardship information;
- new arrangement information;
- serious credit infringement information.

CRBs may include this information in reports supplied to other credit providers.

You may request that a CRB:

- does not use your information for pre-screening purposes;
- does not disclose your information where you believe you are, or are likely to be, a victim of fraud.

The CRBs we deal with include:

Equifax Pty Limited
www.equifax.com.au
Phone: 13 83 32

TaleFin Pty Ltd
www.talefin.com
Email: info@talefin.com

EXCHANGE OF INFORMATION WITH OTHER ORGANISATIONS

We may disclose information to:

- other lenders and credit providers;
- brokers and introducers;
- funders and mortgage managers;
- investors and trustees;
- securitisation and funding entities;
- insurers and debt collection agencies;
- service providers and technology providers;
- contractors and agents;

- lawyers, accountants and advisers;
- your employer and referees;
- guarantors and co-borrowers;
- fraud prevention agencies;
- identity verification service providers;
- payment service providers;
- account verification providers;
- industry bodies;
- government agencies;
- regulators;
- tribunals and courts;
- law enforcement agencies where authorised or required by law;
- any person to whom you consent;
- our related entities and associated businesses.

IDENTITY VERIFICATION AND AML/CTF COMPLIANCE

We are required to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

To satisfy these obligations, we may collect and verify information from:

- identity documents supplied by you;
- electronic verification systems;
- approved identity verification providers;
- credit reporting bodies;
- government records;
- fraud prevention agencies;
- financial institutions;
- account verification providers;
- publicly available information.

We may retain records relating to identification and transactions for the periods required by law.

Where required, we may disclose information to AUSTRAC, law enforcement agencies and other government authorities.

We are prohibited by law from disclosing whether a Suspicious Matter Report has been made.

OPEN BANKING AND ACCOUNT VERIFICATION

Where you authorise us, we may obtain transaction and account information through secure data sharing, bank statement retrieval services or account verification providers for the purposes of:

- assessing your application;
- verifying income and expenses;
- confirming account ownership;
- detecting fraud;
- managing your account.

We do not retain your internet banking passwords.

WHAT HAPPENS IF YOU DO NOT PROVIDE INFORMATION?

You may choose not to provide information or not consent to certain disclosures.

However, if you do not provide information necessary for us to assess your application or comply with legal requirements, we may be unable to provide you with the products or services requested.

ACCESSING AND CORRECTING INFORMATION

You may request access to personal or credit-related information we hold about you.

You may also request correction of information that is inaccurate, incomplete or out of date.

Requests should be directed to:

Privacy Officer

Email: privacy@fastcashnow.com.au

We will acknowledge your request promptly and generally respond within seven days. We aim to complete investigations within thirty days.

Where access or correction is refused, we will explain the reasons.

RETENTION OF INFORMATION

We retain information for as long as necessary to:

- provide our products and services;

- comply with legal and regulatory obligations;
- comply with obligations under the Privacy Act 1988;
- comply with the National Consumer Credit Protection Act 2009;
- comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
- comply with taxation and record-keeping laws.

Information no longer required will be securely destroyed or de-identified.

SECURITY OF INFORMATION

We take reasonable steps to protect information against misuse, interference, loss, unauthorised access, modification or disclosure.

Security measures may include:

- encryption;
- access controls;
- multi-factor authentication;
- monitoring and audit processes;
- secure physical storage;
- secure cloud-based systems;
- staff training and confidentiality obligations.

Information may be stored electronically or in paper form.

DIRECT MARKETING

We may use your information to inform you about products and services offered by us or our related entities where permitted by law.

You may opt out of receiving marketing communications at any time.

To opt out, contact us on:

1300 552 558; or

privacy@fastcashnow.com.au

There is no charge for opting out.

GOVERNMENT IDENTIFIERS

We may collect and use information contained in government-issued documents including:

- Driver's Licences;
- Medicare cards;
- Centrelink references;
- Passports;
- other identification documents,

where required or permitted by law for identity verification, fraud prevention and compliance purposes.

We do not adopt these identifiers as our own identifiers and will only use or disclose them in accordance with applicable laws.

COMPLAINTS

If you have a complaint regarding privacy, credit reporting, responsible lending, hardship arrangements or the handling of your information, please contact:

Privacy Officer

Email: customercare@fastcashnow.com.au

We will acknowledge your complaint within seven days and endeavour to resolve it within thirty days.

If further investigation is required, we will keep you informed.

If you are dissatisfied with our response, you may contact:

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Email: info@afca.org.au

Mail:
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au; or

Office of the Australian Information Commissioner (OAIC)

Phone: 1300 363 992

Website: www.oaic.gov.au

OVERSEAS DISCLOSURE

We may use service providers and cloud-based systems which store or process information in Australia and overseas.

Where information is disclosed overseas, we take reasonable steps to ensure recipients protect information in accordance with Australian privacy laws.

Details of overseas recipients may be provided upon request.

WEBSITE AND COOKIES

When you use our website or applications, we may collect information including:

- date and time of access;
- browser type;
- IP address;
- device information;
- pages viewed;
- documents uploaded;
- usage information.

Cookies may be used to improve website functionality, security and user experience.

You may disable cookies through your browser settings, although some website functions may not operate correctly.

CHANGES TO THIS PRIVACY POLICY

We may amend this Privacy Policy from time to time.

The most current version will always be available on our website.