

PRIVACY POLICY

MGA Ezipay Pty Ltd, ABN 12 119 047 960 referred to below as (MGA Ezipay, we, our, us) is committed to protecting your privacy.

This privacy policy (**Privacy Policy**) sets out how we manage your personal information (including credit-related information), as well as our legal obligations and rights in respect of that information.

What is personal information?

Personal Information is defined in the *Privacy Act 1988* (Cth) (**Privacy Act**) to mean information or opinion about an individual, or an individual who is reasonably identifiable (whether the information or opinion is true or not, and whether the information or opinion is recorded in a material form or not).

What is credit-related information?

Credit-related information is credit information, credit eligibility information and related information.

Credit information is personal information that includes:

- information about an individual, like their name, date of birth and address; and
- information about the individual's past experiences with us, such as the kinds of credit products the individual has had or sought, and how the individual has managed his or her obligations.

Credit eligibility information is information that has been obtained from a credit reporting body, or that has been derived from that information, that is about an individual's credit worthiness.

Why do we collect, hold, use and disclose your personal information?

We will collect personal information (including credit information) directly from you or your MGA Insurance Broker. Information will generally be provided to us in an application form for a loan, with any supporting documentation and will include information specific to the loan, which may include information about your financial position and employment details.

However, in some circumstances we may need to collect your personal information (including credit-related information) from third parties. These circumstances may include collection of your personal information from our related companies and our third-party service providers, including credit reporting bodies, for the purposes of assessing your loan application. We may also create personal information about you through our internal processes, such as credit eligibility scoring information.

When we collect personal information about other individuals from you, rather than from the individual themselves, we rely on you to have made or to make them aware that you have provided or may provide their information to us as well as the contents of this Privacy Policy, and any privacy disclosure that we make when the information is collected. We rely on you to have notified such individuals of these matters. If you have not done or will not do these things, you must tell us before you provide their information to us.

For some loans we may also collect sensitive information. This may include, for example, information about an individual's health and any criminal convictions an individual may have. Unless we are required or permitted by law to collect sensitive information about you, we will obtain your consent to do so. However, if the information relates directly to your ability to meet financial obligations that you owe to us, you are treated as having provided such consent.

The information that we collect allows us to assess risks and to write and administer your loan. We will only collect personal information that is relevant to our business relationship with a customer. We are required to collect information about individuals by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). If we do not collect personal information from you, we will not be able to do business with you.

We may use your personal information for the purposes of providing loans and managing our business. This may include:

- assessing and processing your loan application;
- establishing, providing and administering your loan;
- carrying out your instructions;
- anything we are required or authorised by law to do;
- maintaining our business systems and infrastructure; and
- collecting overdue payments.

Generally, we will not use or disclose your personal information for any purpose other than one:

- that is set out in this Privacy Policy;
- that you would reasonably expect;
- that is required or permitted by law; or
- disclosed to you and to which you have consented.

Who may we disclose your personal information to?

We may disclose your personal information to other organisations, including:

- our related companies;
- technology partners and service providers in connection with services that these parties perform for us;
- our accountants, lawyers, auditors and professional advisors;
- government, law enforcement, dispute resolution, statutory and regulatory bodies; and
- to any entity in the event that we sell or transfer (or propose to sell or transfer) all or a portion of our shares, business or assets. Should such a sale or transfer occur, we will use reasonable efforts to require that the transferee uses the personal information that you provided to us in a manner consistent with this Privacy Policy.

We may disclose your personal information, including your credit-related information, to our related companies, business partners and service providers who may be located overseas. However, if we disclose this information outside Australia, we will do so on the basis that the information will only be used for the purposes set out in this Privacy Policy.

Data Security

We have put in place a range of electronic security and access measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to employees, contractors and other related companies, and other third parties who have a business need for access.

Access and correction of personal information

We take reasonable steps to ensure that the personal information we handle is accurate, complete and up to date. If you become aware of any errors in your personal information or, if you change your personal information, please let us know.

You can request access to any personal information we hold about you at any time. However please be aware that from time to time we may need to reject your request to access personal information we hold about you, if we believe such rejection to be necessary and to the extent allowed by law. To request access to any personal information that we may hold about you, please contact our Privacy Officer using the contact details at the bottom of this Privacy Policy. Depending on the nature of your request and where permitted by law, we may charge a small fee for complying with your request.

You may request us to amend any personal information we hold about you which you believe to be inaccurate, incomplete, or out of date. To request an amendment to any personal information that we hold about you, please contact our Privacy Officer using the contact details at the bottom of this Privacy Policy. If we do not agree to amend your personal information, you may request that we make a note of your requested correction with the information we hold about you.

If we do not provide you with access to any of your personal information, or do not correct any of your personal information, we will provide you with our reasons.

You may also contact our Privacy Officer if you wish to obtain further information regarding our privacy practices and the way we handle your personal information.

For more information regarding privacy, you may contact the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au.

Information retention

We are subject to legal and regulatory requirements in relation to the retention of information collected under this Privacy Policy. For more information in relation to these requirements, please contact our Privacy Officer or the OAIC website referenced above.

Complaints

We take your privacy concerns seriously. If you have a complaint regarding our handling of your personal information or concerning our privacy practices, you may file a complaint with our Privacy Officer using the contact details set out at the bottom of this Privacy Policy. Our Privacy Officer will confirm receipt of your complaint. If our Privacy Officer believes an investigation is necessary, we will open an investigation into your complaint. Our Privacy Officer may need to contact you to request further details of your complaint. If an investigation has been opened following a complaint made by you, our Privacy Officer will contact you with the result of that complaint as soon as possible.

In the unlikely circumstances we are unable to resolve your complaint to your satisfaction, you may refer your complaint to the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au.

Contact us

If you have any questions about this Privacy Policy, our privacy practices or if you would like to request access to, or correction of, any personal information we hold about you, please contact our Privacy Officer:

Email: privacy@mga.com

Phone: 08 8291 2300

Address: 277 Magill Road, Trinity Gardens SA 5068

Policy version

This Privacy Policy may change from time to time, and it is important that you review it regularly. Any changes to this Privacy Policy will become effective when we publish the revised Privacy Policy on this webpage <https://www.mga.com/payment-options/>.

This Privacy Policy was last updated on 1 July 2023.