

# Privacy Policy

## Privacy Statement

Growth Group Australia Pty Ltd trading as Express Loans Australia understands the importance you attach to your personal information and are committed to protecting your privacy.

We are bound by the *National Privacy Principles* (NPPs) set out in the *Privacy Amendment (Private Sector) Act 2000*.

### What personal information might we need to collect about you?

- Personal details like name, date of birth, gender, occupation, passport number, and in some instances photographs
- Contact details like physical, postal, work and email addresses and phone numbers
- Financial details like bank statements including ongoing bank statements for the term of the loan, and your credit report
- Service-related details like your social media user names, employment history and website / service usage history, support incidents, enquiries and complaints
- Other details relating to special situations.

Before we are able to arrange financial products, we may be required by law to verify your identity and will therefore request and copy your personal identification documents. If you choose not to provide the personal information or identification documents that we require, we may not be able to provide you with the requested service(s).

### How do we use your personal information and who may we disclose it to?

We will only use the information you provided for the purpose of providing you with the service(s) you have requested, unless:

- You consent to us using that personal information for another purpose;
- The other purpose is related to the main purpose and you would reasonably expect us to use the personal information for that other purpose; or
- It is permitted or required by law; or
- We reasonably believe it is necessary on health and public safety grounds to use the personal information for another purpose.

### Who may we need to share your information with?

- Other companies in our group that you may have dealt with
- Third parties like our business partners including brokers
- Our contractors and other representatives that you may deal with
- Third party platforms and services (such as services to access your bank statements, credit bureaus and social media)
- Our websites and how you use them
- Various parties listed under *Disclosing personal information* in our Privacy Policy.

Generally, we require that organisations outside Express Loans Australia who handle or obtain personal information as service providers to the group, acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the National Privacy Principles and this policy.

From time to time, we may also use your contact details for marketing communications activities. We respect your choice to opt out of these activities. Should you decide you do not wish to receive marketing or promotional material from us at any time, please let us know by sending an e-mail to [customercare@expressloans.com.au](mailto:customercare@expressloans.com.au)

We will not adopt as our own, any unique identifiers you may provide to us such as Tax File Numbers, Medicare or other numbers.

### **How do we store your personal information?**

Whether you interact with us personally, by phone, mail, over the internet, or other electronic medium, safeguarding the privacy of your personal information is one of our key responsibilities. We hold personal information in a combination of secure computer storage facilities and paper-based files and have robust procedures to protect your personal information from misuse, loss, unauthorised access, modification or disclosure.

We are required to retain a record of your personal information for a period of seven years. After this period, we will remove any details that will identify you or we will destroy the records in a secure manner.

### **How we may use your personal information?**

- To identify you (including for lenders and brokers)
- For credit checks
- To prevent fraud
- To supply products and services to you
- To give you information about us (our partners and related entities) and our (partner and related entity) products, and product offers
- For \*direct marketing – see *Direct marketing* for details
- To improve our products, our marketing and our website
- To answer your enquiries
- To give you customer support and service
- To better understand your needs and respond to them
- To manage and plan our products and business
- To charge and bill you for products you use
- To collect payment from you
- Other areas within the Express Loans Australia who provide financial and other services;
- Service providers and specialist advisers to Express Loans Australia who have been contracted to provide administrative, financial, insurance, research or other services;
- Anyone authorised by you in writing, such as a power of attorney; and

- Courts, tribunals and regulatory authorities as authorised by law.
- For other purposes related to the operation of our business, including to allow lenders and brokers to enforce the terms of any legal agreements.

\* Direct marketing may continue to even if you are no longer our customer. This is because you may have a need for our services in the future should your business circumstances change. You may choose to opt-out by calling us on the number listed on our website, emailing us at [customercare@expressloans.com.au](mailto:customercare@expressloans.com.au), by clicking unsubscribe on any of our email marketing communication or replying 'Stop' to any SMS marketing received.

### **How may we disclose personal information as reasonably required?**

- To contractors, partners (including lenders and brokers) and suppliers who supply or support us in:
  - Market research, sales and marketing
  - Direct marketing – see *Direct marketing* for details
  - Identity and fraud checking
  - Helpdesk and enquiries
  - Support and complaint management
  - Communications and mailing
  - Billing, debt recovery and credit management
  - Corporate strategy
  - Legal and regulatory advice and compliance
  - Accounting and financial planning
  - Risk management
- Otherwise providing goods and services that we use to operate our business and provide products and support to you
- To your authorised representative/s.
- if you ask us to do so
- To our agents, and members of our corporate group
- To our business partners (such as lenders and brokers)
- To organisations that provide credit or finance to us
- To persons who invest in or acquire all or part of our business or company, or are considering doing so.

\*Some of these parties may be based overseas eg USA or the UK

### **Can you access your personal information?**

You have the right to obtain a copy of any personal information we hold about you and to advise us of any perceived inaccuracy. You will be required to:

- Submit your request in writing;
- Verify your identity; and
- Specify the personal information you require.

We will acknowledge your request within 14 days and respond within a reasonable timeframe. We may charge a fee to cover the cost of locating, retrieving, reviewing and copying any information requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

## **How do we keep personal information accurate?**

Express Loans Australia endeavours to ensure that your personal information remains accurate and up-to-date. We acknowledge that your personal information may change frequently with changes of address and other personal circumstances. To enable us to keep our records accurate, please notify us by sending an e-mail us at [customercare@expressloans.com.au](mailto:customercare@expressloans.com.au) if you believe that any information we hold about you is incomplete or out of date and we will take reasonable steps to correct it.

## **Changes to our Privacy Statement**

From time to time, we may vary our Privacy Statement and will publish any changes on this website. This privacy statement was last amended in July 2021

## **What if you have a complaint?**

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs with us or any of our lenders, broker, staff or contractors, please:

- Contact the party your complaint is with via email or phone in the first instance to have your complaint heard and resolved.
- Notify us immediately of any complaint or issue you have by emailing [customercare@expressloans.com.au](mailto:customercare@expressloans.com.au) so we are informed and can help resolve your complaint if needed.

In all instances, when you have a complaint, we will endeavour to:

- Acknowledge your complaint within a reasonable time
- Give you an estimated first response time
- Allocate your complaint to a suitably senior staff member
- Process and respond to your complaint as soon as we reasonably can.

If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit Licence holder, Connective Credit Services (details below). With regards to complaints resolution, the credit licence holder is mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dis-satisfaction with a credit representative operating under the licence will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

Connective Credit Services details are:

Attention: Compliance and Complaints Handling Officer

Phone: 1300 656 637

Email: [compliance@connective.com.au](mailto:compliance@connective.com.au)

Website: [www.connective.com.au](http://www.connective.com.au)

Mail: Level 20 / 567 Collins Street, Melbourne VIC 3000

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Phone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.