



PRIVACY POLICY

Introduction

This is the privacy policy of Belinda Croker & Scott Croker T/A Instant Cash Online ABN: 872 1082 1135, Australian Credit Licence 389084 ("we " us" and "our" in this policy).

Our contact details are as follows:

Address: 133 Alexander Street
Crows Nest NSW 2065
Phone: 1300 763 818
Fax: 1300 763 819
Email: contact@instantcashionline.com.au

Protecting your privacy

We seek to to protect and maintain the privacy, accuracy and security of your personal information. We will comply with the Australian Privacy Principles ("APPs") in the Privacy Act (Cth) 1988 ("Privacy Act"), the Privacy Act, and, when applicable, the Credit Reporting Privacy Code ("CR Code").

Words defined in the Privacy Act, the APPs and the CR Code have the same meaning when used in this policy.

Personal information that we collect and hold

We may collect personal information about you such as:

- your name, current address details, previous address details, and landlord or mortgage details including address and phone number;
- date of birth, gender, and marital status;
- government identifiers such as driver licence number and passport details;
- email address and telephone/mobile numbers;
- financial information (including credit history), bank account and/or credit card details, and personal references;
- current and previous place of employment, position within the current and previous place of employment, employer's address and contact details, previous employer details, and business details (if you are applying as a business); and
- sensitive information about you in relation to insurance products or if you are seeking assistance with financial hardship.

We collect information about your accounts and transactions with us. We may also collect information when you use our websites. Please refer to the Websites section of this policy for further details.

If there is another applicant named in a credit application, you may need to provide their personal information, and you warrant that the other applicant has consented to the collection of their personal information for the reasons it is being collected.

How we collect personal information

We collect personal information in a variety of ways. Mainly we will collect information from you when you knowingly provide it to us by telephone, in person or in documentation such as an application form (which may be an online application). We also collect information when you make a request or enquiry of us.

We may also collect personal information from publicly available sources or third parties, such as a referee provided by you, a credit reporting body or other credit provider, an insurer of your property, or a person selling your debt to us or engaging us to collect the debt.

Why we collect, hold, use and disclose personal information

We collect, hold, use and disclose personal information about individuals when it is necessary for us to carry on our business functions or to comply with laws.

Importantly, in some circumstances if you do not provide the information that we request, we may not be able to provide our services to you or provide them to the same standard.

We may collect, hold, use and disclose your personal information to answer your enquiry and/or provide the information or service that you requested.

We may also collect, hold, use and disclose your personal information:

- to enable us to develop, administer and manage our services and businesses;
- to customise services to better meet your needs and preferences;
- to assess your application and manage your account with us;
- to compile a customer profile about you to serve you better;
- to assess your creditworthiness;
- for billing purposes and collection of debts;
- statistical purposes;
- future promotional and marketing purposes including direct marketing purposes;
- for research purposes to better improve our websites, products or services;
- any other customer support purposes;
- to notify credit providers of a default by you of your agreement with us;
- to advise credit providers of the status of your agreement with us, in circumstances where you are in default with credit providers;
- to deal with complaints;

- to enforce our rights when you are in breach; and
- when authorised or required by law. These laws include:
 - the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), which requires us to collect personal information about you when verifying your identity;
 - the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application for credit by you; and
 - the Personal Property Securities Act 2009 (Cth), under which we may need to collect personal information about you to record a security interest on the Personal Property Securities Register.

When we may disclose your personal information to third parties

In the course of conducting our business we may provide your personal information to:

- related companies of ours;
- distributors and introducers of our products and services;
- other credit providers and insurers;
- service providers including mailhouses, printers, call centres, marketing companies, and technology providers;
- government bodies;
- persons who act as your guarantor or who provide security for credit to you;
- debt collectors and assignees of your debts;
- a recognised external dispute resolution scheme of which we are a member; and
- our professional advisors, including our lawyers, auditors and accountants.

We may disclose your personal information to third parties:

- to meet the purpose for which it was submitted;
- if we have your consent to do so or otherwise when we are authorised by law;
- if we are required by law to disclose the information.

Overseas recipients

We are likely to disclose personal information about you to overseas recipients who provide services for us and who do not have an Australian link. Those recipients are likely to be located in The USA. If you consent to us disclosing your personal information to them, we are not required to take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles. By using our services you agree to us disclosing your personal information to those overseas service providers.

Security

All personal information held by us will be handled and stored in accordance with our obligations under the Privacy Act.

We will take reasonable steps to:

- make sure that the personal information we collect, use or disclose is accurate, complete and up to date;
- protect the information from misuse, interference, loss or unauthorised access, modification or disclosure both physically and through computer security methods; and
- destroy or permanently de-identify the information if it is no longer needed for any purpose.

Websites

When you visit our website, we or agencies on our behalf and our internet service provider may monitor and make a record of your visit and log “clickstream data” for statistical purposes, such as your server’s IP address.

This privacy policy is strictly limited to the collection, storage and use of personally identifiable information collected from our customers, in the course of our businesses, and does not apply to any third parties. We have no control over the privacy practices or the content of any third party websites, and assume no liability for the privacy practices of these websites.

How to access and amend personal information

On request from you we will provide details of the personal information we hold about you. The release of information is subject to some exceptions such as information relating to existing or any anticipated legal proceedings, together with exceptions provided by the Privacy Act.

Unless unusual circumstances apply, we should provide access to you within 30 days of the request.

We reserve the right to charge a fee for providing access to your information when permitted by law.

To protect your personal information, the request to us must be in writing and can be sent by letter or facsimile or email. All correspondence should be addressed to:

Mail: The Privacy Officer

Fax: 1300 763 819

Email: contact@instantcashonline.com.au

Our objective is to respond to any request within a reasonable timeframe.

We also aim to ensure that your personal information is accurate, up to date and complete. Amendment of personal information will be conducted upon written or verbal request from you. You can contact us 1300 763 818 or write to The Privacy Officer to do this.

Complaints

We are committed to the protection of your privacy and personal information. Complaints you may have about your personal information can be lodged by using the contact details above.

We will attempt to resolve any complaint within 10 working days. If resolution is not possible within this timeframe we will contact you to discuss the matter further.

You also have the right under the Privacy Act to make a complaint to the Information Commissioner.

Changes to this policy

This policy is subject to change over time without prior notice. We may amend this policy by updating this posting.

Copies of this policy

You can ask us to provide you with a copy of this policy, including a hard copy, by contacting us using the contact details above.

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