

Privacy policy

Last updated 19 August 2020

Fidelis Finance Pty Ltd ACN 640 939 162 and its Related Bodies
Corporate (**Fido Finance**)

In this Privacy Policy, the expressions “Fido Finance”, “we”, “us” and “our” are a reference to Fidelis Finance Pty Ltd ACN 640 939 162 and its Related Bodies Corporate (as defined by the provisions of the *Corporations Act 2001* (Cth)).

This Privacy Policy applies to personal information collected by us.

The purpose of this Privacy Policy is to generally inform people of:

- how and when we collect personal information;
- how we use and disclose personal information;
- how we keep personal information secure, accurate and up-to-date;
- how an individual can access and correct their personal information; and
- how we will facilitate or resolve a privacy complaint.

If you have any concerns or complaints about the manner in which your personal information has been collected, used or disclosed by us, we have put in place an effective mechanism and procedure for you to contact us so that we can attempt to resolve the issue or complaint. Please see section 12 for further details.

If you have any concerns or questions, please contact us and our privacy officer at hello@fidofinance.com.au or write to us at 433 Logan Road, Greenslopes Queensland 4120 Australia and our privacy officer will then attempt to resolve the issue.

We recommend that you keep this information for future reference.

1. What is personal information?

The *Privacy Act 1988* (Cth) defines “personal information” to mean any information or an opinion about an identified 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.

2. The kinds of personal information collected, used and disclosed by Fido Finance

We will only use or disclose your personal information for the primary purposes for which it was collected or as consented to by you.

At or around the time we collect personal information from you, we will endeavour to provide you with a notice which details how we will use and disclose that specific information.

We set out some common collection, use and disclosure instances in the table below.

| Purpose | Type of Information | Uses | Disclosures |
|---------------------------------------|---|--|---|
| Marketing and Customer Services | <ul style="list-style-type: none"> Contact information such as your name, email address, phone numbers, country of residence, your age (if applicable), and any other information you choose to provide to us as part of your communication with us. personal information you may provide to us if you participate in any surveys we, or a third party service provider acting on our behalf, may conduct from time to time including personal information relating to your survey responses. | <ul style="list-style-type: none"> To respond to customer service enquiries from you. To aggregate with other information and to then use it for marketing and consumer analytics. To offer you updates on products, events or information that may be of interest to you. For marketing and promotional activities by us (including by email, SMS and telephone) such as our alerts, product awareness information and newsletters. | <p>Only to the extent needed to fulfil the uses as described here.</p> <p>We do not share your personal information with third parties for their direct marketing purposes. We take reasonable steps to ensure that third parties who provide services including direct marketing, website enquiries and social media services for us or on our behalf, comply with the same obligations of privacy as we have to you under this Privacy Policy</p> |
| Your application for finance products | <ul style="list-style-type: none"> MediCare number, drivers' licence number, tax file number and passport number (which may also include the other details which appear on your MediCare card, driver licence and passport if supplied pursuant to our identity verification systems and processes); profession, occupation or job title, together with other relevant employment details (such as your salary); information about your source(s) of income and your expenditure details; information about your assets and liabilities; details of the products and services you have acquired from us or which you have enquired about, together with any additional information necessary to deliver those services and to respond to your enquiries; any additional information relating to you that you provide to us through our website, applications or other online means (including personal information which may be collected via cookies and other online technologies and methods such as information about the devices on which you visit us or other third party networks, and your activities on those devices or sites); third party account details (for example where you sign in through a social network); your public social profile information (e.g. name, profile picture) together with the email address you use to log into your social media account; and | <ul style="list-style-type: none"> Assessment and completion of your application Helping provide you personalized information Reporting to our product providers and affiliates Those purposes and uses in Marketing and Customer Services | <p>We generally collect, hold, use and disclose personal information for the purpose for which you provided it, the purposes disclosed in this Policy and/or in any specific collection statement, any related secondary purposes which you would reasonably expect and for any other purpose you have consented to, including disclosure to:</p> <ul style="list-style-type: none"> prospective financiers or other intermediaries in relation to your finance requirements; other organisations that are involved in managing or administering your finance; to companies that provide information systems to us; to your representatives; and to your employer, referees or identity verification services. |

| | | | |
|-------------------------|---|--|---|
| | <ul style="list-style-type: none"> any other information that you provide to us in person, including at our offices or during visits by our representatives. | | |
| Employment Applications | <ul style="list-style-type: none"> personal information you may provide to us if you are applying for employment with us that is relevant to such employment (such as your qualifications and work history). | <ul style="list-style-type: none"> Assessment of your application Referral to third parties for information verification Internal records and information about staff and employment matters. | <p>We generally collect, hold, use and disclose personal information for the purpose for which you provided it, the purposes disclosed in this Policy and/or in any specific collection statement, any related secondary purposes which you would reasonably expect and for any other purpose you have consented to, including disclosure to:</p> <ul style="list-style-type: none"> Our advisors Third party reference check entities including State and Federal Police |

3. How Fido Finance collects and holds personal information

3.1 Collection generally

As much as possible or unless provided otherwise in this Privacy Policy or a notification, we will collect your personal information directly from you.

When you engage in certain activities, such as communicating with us via our website chat tools or by submitting an enquiry to us, we may ask you to provide certain information. It is completely optional for you to engage in these activities.

Depending upon the reason for requiring the information, some of the information we ask you to provide may be identified as mandatory or voluntary. If you do not provide the mandatory information or any other information we require in order for us to provide our products or services to you, we may be unable to provide our products or services to you in an effective manner, or at all.

| Instance or event of collection of personal information | Main consequences if personal information is not collected |
|--|--|
| Enquiry Submission <i>Your contact with us regarding auto finance product</i> | We may not be able to provide you with accurate information or any information at all. |
| Application for finance products <i>Your personal information which includes financial information necessary for us to help you find auto finance products.</i> | We're unlikely to be able to process your finance applications. |

3.2 Other collection types

We may also collect personal information about you from other sources, such as competitions and also from third parties. Some examples of these alternative collection events are:

- (a) when we collect personal information about you from third parties; or
- (b) when we collect personal information about you from publicly available sources including but not limited to social media platforms (such as Instagram, Youtube, Twitter, Spotify and Facebook).

3.3 Notification of collection

If we collect details about you from someone else, we will, whenever reasonably possible, make you aware that we have done this and why, unless special circumstances apply.

Generally speaking, we will not tell you when we collect personal information about you in the following circumstances:

- (a) where information is collected from publicly available sources including but not limited to social media platforms (such as Instagram, Youtube, Twitter, Spotify and Facebook); or
- (b) as otherwise required or authorised by law.

3.4 Unsolicited personal information

In the event we collect personal information from you, or a third party, in circumstances where we have not requested or solicited that information (known as unsolicited information), and it is determined by Fido Finance (in its absolute

discretion) that the personal information is not required, we will destroy the information or ensure that the information is de-identified.

In the event that the unsolicited personal information collected is in relation to potential future employment with Fido Finance, such as your CV, resume or candidacy related information, and it is determined by Fido Finance (in its absolute discretion) that it may consider you for potential future employment, Fido Finance may keep the personal information on its human resource records.

3.5 How we hold your personal information

Once we collect your personal information, we will either hold it securely and store it on infrastructure owned or controlled by us or with a third party service provider who have taken reasonable steps to ensure they comply with the *Privacy Act 1988* (Cth). We provide some more general information on our security measures in section 10 (**Data security and quality**).

3.6 Cookies and IP addresses

If you use our website, we may utilise "cookies" which enable us to monitor traffic patterns, trends and to serve you more efficiently if you revisit our website. In most cases, a cookie does not identify you personally but may identify your internet service provider or computer.

We may gather your IP address as part of our business activities and to assist with any operational difficulties or support issues with our services. This information does not identify you personally.

However, in some cases, cookies may enable us to aggregate certain information with other personal information we collect and hold about you. Fido Finance extends the same privacy protection to your personal information, whether gathered via cookies or from other sources, as detailed in this Privacy Policy.

You can set your browser to notify you when you receive a cookie and this will provide you with an opportunity to either accept or reject it in each instance. However, if you disable cookies, you may not be able to access certain areas of our websites or take advantage of the improved web site experience that cookies offer.

4. Uses and discloses of personal information

4.1 Use and disclose details

We provide a detailed list at section 2 of some common uses and disclosures we make regarding the personal information we collect.

4.2 Other uses and disclosures

We may also use or disclose your personal information and in doing so we are not required to seek your additional consent:

- (a) when it is disclosed or used for a purpose related to the primary purposes of collection detailed above and you would reasonably expect your personal information to be used or disclosed for such a purpose;
- (b) to any person or entity considering acquiring an interest in our business or assets;
- (c) if we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious or imminent threat to an individual's life, health or safety or to lessen or prevent a threat to public health or safety;
- (d) if we have reason to suspect that unlawful activity has been, or is being, engaged in; or

- (e) if it is required or authorised by law.

4.3 Use and disclosure procedures

In the event we propose to use or disclose such personal information other than for reasons set out in the above table at section 2 or as otherwise outlined in this Privacy Policy, we will first notify you or seek your consent prior to such disclosure or use.

Your personal information is disclosed to these organisations or parties only in relation to the products or services we provide to you or for a purpose permitted by this Privacy Policy.

We take such steps as are reasonable to ensure that these organisations or parties are aware of the provisions of this Privacy Policy in relation to your personal information.

4.4 Communications opt-out

If you have received communications from us and you no longer wish to receive those sorts of communications, you should contact us via the details set out at the top of this document and we will ensure the relevant communication ceases. Any other use or disclosure we make of your personal information will only be as required or authorised by law or as permitted by this Privacy Policy or otherwise with your consent.

5. Sensitive information

5.1 Sensitive information generally

Sensitive information is a subset of personal information. It means information or opinion about an individual's racial or ethnic origin, political opinions, membership of a political organisation, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation or practices, criminal record, health information about an individual, genetic information, biometric information that is to be used for the purpose of automated biometric verification or biometric identification or biometric templates.

5.2 Collection and use of sensitive information

In general, we attempt to limit the collection of sensitive information we may collect from you, but depending on the uses you make of our products this may not always be possible and we may collect sensitive information from you in order to carry out the services provided to you. However, we do not collect sensitive information from you without your consent.

The type of sensitive information we may collect about you is dependent on the services provided to you by Fido Finance will be limited to the purpose(s) for which it is collected. We set out some types of sensitive information we may collect about you in the "Enquiry Submission " and "Application for finance products" sections of the table at section 3 above.

We do not use sensitive information to send you Direct Marketing Communications (as set out in section 6 below) without your express consent.

5.3 Consent

We may collect other types of sensitive information where you have consented and agree to the collection of such information. Generally speaking, we will obtain this type of consent from you at (or around) the point in time in which we collect the information.

6. Direct Marketing

6.1 Express informed consent

You give your express and informed consent to us using your personal information set

out in the “Marketing Services” section of the table at section 2 of this document above.

to provide you with information and to tell you about our products, services or events or any other direct marketing activity (including third party products, services, and events) which we consider may be of interest to you, whether by post, email, SMS, messaging applications and telephone (**Direct Marketing Communications**).

6.2 Inferred consent and reasonable expectations of direct marketing

Without limitation to section 6.1, if you have provided inferred or implied consent (e.g. not opting out where an opt-out opportunity has been provided to you) or if it is within your reasonable expectation that we send you Direct Marketing Communications given the transaction or communication you have had with us, then we may also use your personal information for the purpose of sending you Direct Marketing Communications which we consider may be of interest to you.

6.3 Opt-out

If at any time you do not wish to receive any further Direct Marketing Communications from us or others under this Section 6, you may ask us not to send you any further information about products and services and not to disclose your information to other organisations for that purpose. You may do this at any time by using the “unsubscribe” facility included in the Direct Marketing Communication or by contacting us via the details set out at the top of this document.

7. Anonymity and pseudo-anonymity

To the extent practicable and reasonable, we will endeavour to provide you with the option of dealing with Fido Finance on an anonymous basis or through the use of a pseudonym.

For example, when you choose your username or enter your name in your personal profile, we do not verify who you say you are. You can enter (almost) any pseudonym and name of your choice, but you must provide both for your account.

However, there may be circumstances in which it is no longer practicable for Fido Finance to correspond with you in this manner and your personal information may be required in order to provide you with our products and services or to resolve any issue you may have.

8. Cross Border Disclosure

8.1 Cross border disclosures

Any personal information collected and held by Fido Finance may be disclosed to, and held at, a destination outside Australia, including but not limited to the United States where we utilise third party service providers to assist Fido Finance with providing our goods and services to you. Personal information may also be processed by staff or by other third parties operating outside Australia who work for us or for one of our suppliers, agents, partners or related companies.

As we use service providers and platforms which can be accessed from various countries via an Internet connection, it is not always practicable to know where your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed above.

In addition we may utilise overseas IT services (including software, platforms and infrastructure), such as data storage facilities or other IT infrastructure. In such cases, we may own or control such overseas infrastructure or we may have entered into contractual arrangements with third party service providers to assist Fido Finance with providing our products and services to you.

8.2 Provision of informed consent

By submitting your personal information to Fido Finance, you expressly agree and consent to the disclosure, transfer, storing or processing of your personal information outside of Australia. In providing this consent, you understand and acknowledge that countries outside Australia do not always have the same privacy protection obligations as Australia in relation to personal information. However, we will take steps to ensure that your information is used by third parties securely and in accordance with the terms of this Privacy Policy.

The *Privacy Act 1988* requires us to take such steps as are reasonable in the circumstances to ensure that any recipients of your personal information outside of Australia do not breach the privacy principles contained within the *Privacy Act 1988*. By providing your consent, under the *Privacy Act 1988*, we are not required to take such steps as may be reasonable in the circumstances. However, despite this, we acknowledge the importance of protecting personal information and have taken reasonable steps to ensure that your information is used by third parties securely and in accordance with the terms of this Privacy Policy.

8.3 If you do not consent

If you do not agree to the disclosure of your personal information outside Australia by Fido Finance, you should (after being informed of the cross border disclosure) tell Fido Finance that you do not consent. To do this, either elect not to submit the personal information to Fido Finance after being reasonably informed in a collection notification or please contact us via the details set out at the top of this document.

9. Data security and quality

9.1 Fido Finance's security generally

We have taken steps to help secure and protect your personal information from unauthorised access, use, disclosure, alteration, or destruction. You will appreciate, however, that we cannot guarantee the security of all transmissions or personal information, especially where human error is involved or malicious activity by a third party.

Notwithstanding the above, we will take reasonable steps to:

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

9.2 Accuracy

The accuracy of personal information depends largely on the information you provide to us, so we recommend that you:

- (a) let us know if there are any errors in your personal information; and
- (b) keep us up-to-date with changes to your personal information (such as your name or address).

We provide information about how you can access and correct your information in section 11.

10. Access to and correction of your personal information

You are entitled to have access to any personal information relating to you which we

hold, except in some exceptional circumstances provided by law (including the *Privacy Act 1988* (Cth)). You are also entitled to edit and correct such information if the information is inaccurate, out of date, incomplete, irrelevant or misleading.

If you would like access to or correct any records of personal information we have about you, you are able to access and update that information (subject to the above) by contacting us via the details set out at the top of this document.

11. Resolving Privacy Complaints

11.1 Complaints generally

We have put in place an effective mechanism and procedure to resolve privacy complaints. We will ensure that all complaints are dealt with in a reasonably appropriate timeframe so that any decision (if any decision is required to be made) is made expeditiously and in a manner that does not compromise the integrity or quality of any such decision.

11.2 Contacting Fido Finance regarding complaints

If you have any concerns or complaints about the manner in which we have collected, used or disclosed and stored your personal information, please contact us:

Email: hello@FidoFinance.com.au

Address: 433 Logan Road, Greenslopes Queensland 4120

Please mark your correspondence to the attention of the Privacy Officer.

11.3 Steps we take to resolve a complaint

In order to resolve a complaint, we:

- (a) will liaise with you to identify and define the nature and cause of the complaint;
- (b) may request that you provide the details of the complaint in writing;
- (c) will keep you informed of the likely time within which we will respond to your complaint; and
- (d) will inform you of the legislative basis (if any) of our decision in resolving such complaint.

11.4 Register of complaints

We will keep a record of the complaint and any action taken in a Register of Complaints.

12. Consent, modifications and updates

12.1 Interaction of this Policy with contracts

This Privacy Policy is a compliance document prescribed by law rather than a legal contract between two or more persons. However, certain contracts may incorporate all, or part, of this Privacy Policy into the terms of that contract. In such instances, Fido Finance may incorporate the terms of this policy such that:

- (a) certain sections or paragraphs in this policy are incorporated into that contract, but in such a way that they do not give rise to contractual obligations onto Fido Finance, but do create contractual obligations on the other party to the contract; and
- (b) the consents provided in this policy become contractual terms provided by the other party to the contract.

12.2 Acknowledgement

By using our website, purchasing a product or service from Fido Finance, where you have been provided with a copy of our Privacy Policy or had a copy of our Privacy Policy reasonably available to you, you are acknowledging and agreeing:

- (a) to provide the consents given by you in this Privacy Policy; and
- (b) that you have been informed of all of the matters in this Privacy Policy.

12.3 Modifications and updates

We reserve the right to modify our Privacy Policy as our business needs require. We will take reasonable steps to notify you of such changes (whether by direct communication or by posting a notice on our website). If you do not agree to our continued use of your personal information due to the changes in our Privacy Policy, please cease providing us with your personal information and contact us via the details set out at the top of this document.