



Privacy & Electronic Authorisation

PERSONAL INFORMATION

ZipMoney Payments Pty Ltd ABN 58 164 440 993 ("we/us/our") collects personal information about you in order to provide you with our services and for the purposes described in our Privacy Policy, available at <https://zip.co/privacy>. The personal information we collect includes sensitive information and credit-related information about you as described below. When providing personal information to us, you confirm you are authorised to provide that information to us.

"Personal information" includes any information which identifies you or from which your identity is reasonably apparent, and includes "sensitive information" as defined below.

We may also collect personal information (including sensitive information and credit-related information) about you from you directly, and from third parties, including from publicly available sources (such as public registers), social media or other third parties that we deal with, such as credit reporting bodies ("CRBs") and organisations that provide services to us.

If you do not agree to us collecting, using, holding and disclosing your personal information (including sensitive information and credit-related information) in accordance with this authorisation, we may not be able to arrange credit for you or provide other services.

CREDIT-RELATED INFORMATION

This notice is also our Statement of Notifiable Matters for the purposes of the Privacy (Credit Reporting) Code 2014.

In this notice, "credit-related information" means:

- credit information – this is personal information about your credit and credit history, such as your repayment history, the number of credit products you have applied for, or the accounts you hold; and
- credit eligibility information – this includes information held by CRBs, which provide us information about your credit history and eligibility for credit as part of your application process. Credit eligibility information also includes information that we derive from information provided to us by CRBs.

SENSITIVE INFORMATION

The particular types of sensitive information that you authorise us to collect, store, use and disclose may include information about your:

- race or ethnicity;
- political opinions, religious beliefs or affiliations;
- Membership of a political association, professional or trade association;
- Membership of a trade union;
- health information, including your medical condition;
- criminal history;
- biometric data such as images, photographs, and videos of you; and
- behavioural biometric details about how you use our website and the Zip App (including how you

swipe, type and press). We also collect your IP address (which is not sensitive information) and,

- where you access our services via the Zip Android app, a list of the apps installed on your device (which will only be sensitive information in certain circumstances).

USE OF YOUR INFORMATION

We may collect, use, hold and disclose personal information (including sensitive information and credit-related information) about you for the purposes of assessing your application, verifying your identity (including by submitting any identification information or document you have submitted to us to the 'Document Verification Service' (DVS) provided by the Australian government for the purpose of verifying that the information or document you have submitted matches the records held by the Australian government¹), collecting payments that are overdue, notifying a credit reporting body if you breach an agreement with us, assessing your credit worthiness, administering your account, preventing and managing fraud on your account or the Zip app or website, monitoring your performance or compliance under any agreement for sale or supply of goods or services connected to provision of credit by us, direct marketing of products and services by us or organisations we partner with (including via social media), managing our relationship with you, and for any other purpose permitted or required by law. We may collect this information from you directly or from third parties. We may be required or authorised by law to collect some of this information about you, including under anti-money laundering laws as described below.

EXCHANGING INFORMATION WITH CREDIT REPORTING BODIES

You authorise us to exchange your personal information and credit-related information with the following CRBs, and to any other CRBs (where permitted by law) including by disclosing your personal information to a CRB or obtaining a consumer or commercial credit report containing information about you from a CRB.

- Equifax Australia Information Services & Solutions Pty Ltd (w: www.equifax.com.au, t: **13 83 32**)
- Illion Australia Pty Ltd (w: www.illion.com.au, t: **13 23 33** or **+61 3 9828 3200**)
- Creditorwatch Pty Ltd (w: www.creditorwatch.com.au/, t: **1300 501 312**)

For up-to-date contact details for these CRBs, or to obtain a copy of their privacy policies and credit reporting policies, please visit the website of the CRB listed above.

The information we exchange with CRBs includes whether or not you have met your loan or credit payment obligations, and if you have committed a serious credit infringement (such as fraud). The information we exchange with CRBs may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness and, accordingly, may affect your ability to obtain credit from other lenders.

If you fail to meet your payment obligations in relation to any finance that we have provided or arranged or if you have committed a serious credit infringement, then we may disclose this information to a CRB.

We may also verify your identity using information held by a CRB. To do this, we may disclose personal information such as your name, date of birth, and residential address to the CRB to obtain an assessment of whether some or all of your personal information matches information held by the CRB. The CRB may prepare and provide us with this assessment and may use your personal information, plus the names, dates of birth and residential addresses it holds about other individuals to prepare this assessment. If we are unable to verify your identity using information held by a CRB, we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by the CRB. If you do not wish for us to verify your identity using information held by a CRB, please contact us by phone on **(02) 8294 2345** and we can

¹ You may obtain further information in relation to the operation and management of the DVS from the Australian Attorney General's Department.

provide an alternative option for identity verification.

Sometimes your credit-related information will be used by CRBs for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the CRB at any time to request that your credit-related information is not used in this way.

You may contact a CRB to advise them that you believe that you may have been a victim of fraud. The CRB must not use or disclose your credit-related information for a period of 21 days after the CRB receives your notification.

EXCHANGING INFORMATION WITH CREDIT PROVIDERS

You authorise us to exchange your personal information and credit-related information with, and seek credit reports from, any credit provider:

- named in any application by you or agreement between you and us; and
- that may be named in a credit report issued by a CRB.

We may exchange your personal and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity, as well as assisting you to avoid defaulting on your credit obligations. We may also notify other credit providers of a default or serious credit infringement made by you.

PEOPLE WE MAY EXCHANGE YOUR INFORMATION WITH

You authorise us to exchange personal information (including sensitive information and credit-related information) about you with the following types of entities, some of which may be located overseas, and in circumstances where the exchange may involve the use of third party systems and processes:

- any person or organisation named by you in the application or provided by you from time to time;
- your guarantor(s) or proposed guarantor(s), consumer credit insurer(s), mortgage insurer(s), financial institution(s), introducers, consultants, brokers, social provider or any supplier of goods and services, including suppliers of goods and services of which we are a linked credit provider;
- our collection agents, a CRB, or an unrelated debt recovery organisation if you are in breach or default of any agreement with us;
- our related companies and organisations which service your account or any agreement you have with us;
- entities that assist us to provide our products to you, including card issuers or digital wallet providers;
- any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you, or any entity that has an interest in your finance or our business;
- any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your credit;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems to us;
- associated business and other organisations that we partner with and that may want to market their and/or our products and services to you by various means including post, email, telephone, SMS, social media, or other means including by targeted marketing on our website or their websites, apps or social media platforms (unless you tell us not to);
- any person where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) or government and law enforcement agencies or regulators; and
- any organisation or service (including the DVS) which assists in the verification of individuals' identity, including online verification of identity.

OVERSEAS DISCLOSURE

We may disclose your personal information (including sensitive information and credit-related information) to overseas entities, including our related entities and service providers located overseas in USA, Canada, India, Ireland, the United Kingdom or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law.

OBTAINING OUR PRIVACY POLICY, ACCESSING AND UPDATING YOUR INFORMATION

Our Privacy Policy (which includes our credit reporting policy) is available on our website at <https://zip.co/au/page/privacy>. You can request a copy of our Privacy Policy in a hardcopy or request access to, or correction of, the personal information and credit-related information we hold about you by writing to "The Privacy Officer" at Level 7, 180 George Street, Sydney NSW 2000 or by email to privacy@zip.co.

Our Privacy Policy contains further information about how you may access or seek correction of the personal information (including sensitive information and credit-related information) we hold about you, how we manage that information and our complaints process (including how we will deal with any complaints relating to our handling of your information).

PROVIDING PERSONAL INFORMATION ABOUT OTHERS

If you provide personal information about another individual, you agree that you will inform the individual that personal information about them has been supplied to us, provide a copy of this form to them, explain why their information has been provided to us and that they can contact us to obtain access to or update their personal information or get a copy of our Privacy Policy.

ELECTRONIC COMMUNICATIONS AUTHORISATION

You authorise us to send notices and other documents to you electronically and you consent to receiving those notices and other documents electronically.

You understand that upon the giving this authorisation:

- we may no longer send paper copies of notices and other documents to you;
- you should regularly check your nominated email address, SMS and any website we give you access to for notices and other documents;
- we may send notices and other documents to you by email, or provide a notice in an email that the notice and/or other documents are displayed on and can be retrieved from a website; and
- you may withdraw your consent to the giving of notices and other documents by electronic means at any time.

You acknowledge that you have facilities to enable you to print the notice or other document sent to you electronically.

CONTINUING CONSENTS AND AUTHORITIES

You consent to us collecting, using, storing and disclosing your personal information (including sensitive information and credit-related information) as described in this authorisation before, during or after the term of any agreement you have with us, including contacting you by phone, email, SMS or post in relation to products and services that we or our related companies offer. If you do not wish to receive direct marketing communication, or if you would like to opt out of targeted marketing from us, our related companies, associated businesses or (on our behalf) other organisations, our agents or our contractors, you can opt out of receiving

these communications by reviewing your notification settings within the Zip App, contacting us by phone on (02) 8294 2345 or email at hello@care.zip.co or (where applicable) by simply clicking “unsubscribe” or replying “STOP” to any emails or SMS offers you may receive.