

Privacy Policy

1. Introduction

LODAFINANCEPTY LTD , ABN: 29611111605 , ACL: 485862 (“we”/”us”/”our”) endeavour at all times to comply with the Privacy Act 1988 and the Australian Privacy Principles which together will be referred to in this policy as “Australian Privacy Law.”

This General Privacy Policy applies to all persons accessing our website, dealing with us or from whom we otherwise collect personal information. We also collect personal and credit information provided by persons applying for or receiving credit from us and, in doing so, endeavour at all times to comply not only with Australian Privacy Law, in general and, in particular, with the Credit Reporting Code. All persons who apply for or receive credit from us or agree to guarantee another person’s credit from us, will be further protected by our Credit Information Privacy Policy.

Any person who receives credit from us and applies to vary the terms of the payments on the grounds of hardship will be additionally protected by our Hardship Privacy Policy.

2. Pseudonyms

You are not required to provide us with your name or any personal information if you do not wish to. You are free to use any name allowed by law. We, however, will not deal further with you without obtaining your real name and other verifiable pieces of personal information.

We are not permitted by law to provide you with credit without obtaining proof of your identity and that is covered in our Credit Information Privacy Policy.

3. The kinds of personal information we collect

By accessing this website or otherwise dealing with us you agree to our General Privacy Policy in relation to the collection of personal information by the website. As a result of your visit to our website, we may collect and store information about your visit to this website including:

- the domain name and IP address of the computer from which you accessed the internet;
- the date and time you accessed the website;
- the internet address of the website from which you linked directly to our website;

- the pages you accessed while visiting the website; and through the use of websites, software and internet tracking devices such as cookies, anonymous identifiers and session variables, we may also collect your email address

Your internet service provider or the providers of your internet browser software may also collect such information for their own purposes. We are not responsible for the collection, storage and use of such information by these entities and refer you to their respective privacy policies.

As a result of you dealing further with us, whether as a prospective customer, an actual customer, guarantor and prospective guarantor, contractor, supplier or service provider or employee, we may collect and store personal information from you such as:

- your name;
- address, previous addresses and how long you have lived at those addresses;
- date of birth;
- your employer, previous employers and how long you have been in such employment;
- your email address;
- your telephone numbers; and the details of any references you supply, including the names and addresses of your referees.

If you apply to us for credit we will collect and store credit information in addition to the above personal information and this will be governed by our Credit Information Privacy Policy.

If you receive credit from us and you apply to us to vary your payment arrangements under your credit contract due to hardship, you may supply us with sensitive information in addition to the above personal information and other credit information and this will be governed by our Hardship Privacy Policy.

If you apply to us for employment, we may also collect and store personal and, in addition, sensitive information about you including your:

- education, training and other qualifications;
- work history;
- professional or trade associations or union membership;
- hobbies and other interests; and
- criminal history.

4. How we collect your personal information

We may collect personal information about you from your visit to our website through the use of technologies such as anonymous identifiers, session variables, and cookies. You may be able to set your internet web browser to block or limit

cookies. Some features of our website may not work as efficiently or not at all if you have done so.

As a result of you dealing further with us, we may collect personal information directly from you and this may be in person, over the telephone, by mail, over the internet, by email or fax or by completion of an application or consent form whether on-line or otherwise. If you:

- apply to us for credit;
- agree to guarantee credit from us to another person; receive credit from us;
- apply to us to vary the terms of your payments under your (consumer) credit contract on the grounds of hardship; or

apply for employment with us;

we may collect personal, credit and sensitive information about you from other sources when it is impractical or unreasonable for us to collect it directly from you. Among these other sources may be:

- a credit reporting body; someone authorised by you such as an agent, broker, accountant, solicitor, financial counsellor, introducers or a guarantor;
- a referee;
- an employer;
- a government body;
- another financial institution;
- a professional or trade association or trade union
our agents.

and we may collect that information directly from them in person, over the telephone, by mail, over the internet, by email or fax or by completion of an application or consent form whether on-line or otherwise.

5. How we hold your personal information

We use our best endeavours and take all reasonable steps to secure your personal information including:

- maintenance of a secure environment for storage of information whether in hard copy or in electronic form;
- requiring that access to such information be confined to authorised personnel only;
- using technology such as encryption and password protection to secure any information kept in electronic form.

We are not responsible for the security of any computer or other device which you use to access our website.

6. The purposes for which we collect, hold, use and disclose your personal information

If you are a user of our website, a prospective customer, a customer or guarantor of a customer's credit, a contractor or supplier of goods and services to us, a job applicant or other person from whom we collect, hold, use and disclose your personal information we shall do so only for those purposes which are:

- permitted by Australian Privacy Law;
- necessary for:
 - the administration of any contract of supply of goods or services to or by us;
 - the provision of our products to our customers;
 - the consideration, assessment and administration of any proposed guarantee of credit including consideration by a proposed or actual guarantor;
 - assessment and processing of any job application; otherwise for the administration and management of our business;
- for the improvement of our website;
- required by law;
- required in order to investigate or assist with any investigation into any complaint about the conduct of our business, in particular, under Australian Privacy Law;
- to otherwise enforce any term of any contract or other right which arises out of our dealings with you.;
- to communicate with you, by way of direct marketing, information about our products and for other third parties to also communicate with you by way of direct marketing, information about their products;
- Customer service. If you do not wish us to do so, you can "opt out" of such communication by informing us in person, by telephone, by facsimile, by post or by email;
- to search and/or register any Personal Property Securities; necessary as part of a prospective sale, transfer or restructure of our business; or
- to otherwise communicate with you or the purposes outlined above.

In addition, if you apply to us for credit or receive credit from us, we will collect, hold, use and disclose your personal information in order to:

- assess your credit application including that of any proposed guarantor;
- manage your credit contract;
- consider any application for variation of your payments whether or not on the grounds of hardship;

- collect any debt or otherwise enforce any rights arising under your consumer credit contract.

To find out more on how we deal with your credit information or sensitive information if you apply to us for credit or receive credit from us, please see our Credit Information Privacy Policy.

We may disclose your personal information, including credit and sensitive information, to other parties as part of a process of merger, acquisition, sale of our business or our other assets and, before doing so, will give you notice and an opportunity to opt out of the provision of such information in that instance. If, for any of the above purposes, we disclose your personal information to any supplier of services to our business or to any prospective purchaser of our business which we shall do so only if it is necessary for the purposes listed above, we shall:

- do so in accordance with Australian Privacy Law;
- obtain assurances from those suppliers that they comply with Australian Privacy Law.

7. Whether we supply your personal information to overseas recipients

We supply your personal information to overseas recipients as part of our information technology systems. Those recipients are likely to be in the following countries: The United States of America and New Zealand.

8. How you may access your personal information held by us

You may request access to your personal, sensitive and credit information held by us by identifying yourself in person, by facsimile or by scanned attachments to an email and sending your request for access to us at: Privacy Officer, [redacted] PTY LTD,

[redacted]; or PO Box [redacted], Qld 4068; Email: [redacted]; Tel: [redacted]; website [redacted].

If we are unable to grant your access to personal, sensitive or credit information, we will give you our reasons in writing within a reasonable time. These may include where providing the information to you may:

- reveal personal information about another individual person;
- pose a threat to the health or safety of another individual person;
- not be permitted by law;

- reveal internal information of a commercially sensitive nature which is not required to be disclosed to you by Australian Privacy Law.

9. How you may correct any personal information we hold about you which is incorrect

If you believe any personal information which we hold about you is incorrect, please contact us in person by telephone, by facsimile, by email, identify yourself and tell us what information which we hold about you is, in your belief, incorrect and how you want it changed.

If we cannot agree to the change to the information which you have requested, we will give you reasons in writing within fourteen (14) days.

10. How you may complain about how we deal with your personal information

If you are not satisfied with the reasons referred to above or otherwise have any complaint about how we collect, hold, use or disclose your personal information please contact our Privacy Officer who will then follow our Privacy Internal Dispute Resolution process and respond to your complaint within fourteen (14) days.

Our Privacy Officer can be contacted at:

Privacy Officer, PTY LTD, , Qld 4064; or PO Box ;
Email: ; Tel: .

If you are not satisfied with our Privacy Internal Dispute Resolution process, you may refer your complaint to our External Dispute Resolution Scheme.

Our External Resolution Scheme is:

Australian Financial Complaints Authority Limited, GPO Box 3 Melbourne, VIC 3001,
Tel: 1800 931 678 9:00am–5:00pm AEST weekdays, Email: info@afca.org.au;
Website: www.afca.org.au.

You can, of course, at any time, refer any complaint about the privacy of your personal information directly to:

The Office of the Australian Information Commissioner, GPO Box 2999 CANBERRA
ACT 2601 Tel: 1300 363 992 Fax: 02 9284 9666 Website: www.oaic.gov.au

11. Changes to this Policy

From time to time, we may make changes to this General Privacy Policy because of:

- changes to the law;
- changes to technology;
- changes to our systems

We will notify such changes on our website. Where the changes may affect you in a particular way, and you have a (consumer) credit contract with us, we will notify you if required by Australian Privacy Law and our Credit Information Privacy Policy.

2. CREDIT INFORMATION PRIVACY POLICY

1. Introduction

PTY LTD Ltd endeavour at all times to comply with the Privacy Act 1988, Australian Privacy Principles and the Credit Reporting Code which together will be referred to in this policy as “Australian Privacy Law.”

This Credit Information Privacy Policy is subject and in addition to our General Privacy Policy. It applies to you if:

- you apply to us for one of our credit products;
- you receive credit from us; or
- we otherwise hold credit information about you or information about your eligibility for credit or credit worthiness.

2. What kinds of credit information do we collect, hold, use and disclose?

As well as and in addition to the information collected under our General Privacy Policy, if you apply for credit from us we may collect:

- Identification information;
- Financial Information including:
 - Income (from all sources including government benefits) and current employment status and recent history;
 - Assets;
 - Expenses;
 - Debts;
 - Statements of Deposit Accounts with financial institutions for at least the 90 days prior to you making your application to us for

consumer credit and for later periods if you receive consumer credit from us.

- Consumer credit liability information about the consumer credit accounts you hold whether with us or some other credit provider including:
 - type of account;
 - when it was opened and, if applicable, closed;
 - if a credit account, then the maximum amount of credit approved;
 - other specific terms and conditions of the account.
- Information about your credit application including:
 - The type of credit, whether consumer or commercial;
 - The amount of credit sought.
 - Whether we made an information request about you to a Credit Reporting body.
- Default information about you when you have failed to make a payment owed by you to us or some other credit provider which remains overdue for more than 60 days and which, after giving you notice as required by the Australian Privacy Laws, we may disclose to a credit reporting body or which has already been disclosed to a credit reporting body by another credit provider.
- Payment information which discloses that you have made an overdue payment whether to us or to another credit provide
- New payment information about you as to the terms and conditions of any variation in the payments required under your credit contract with us or with another credit provider.
- Court proceedings information about a judgment of any Australian court that was made against you in relation to any credit that was provided to or applied for by you.
- Personal insolvency information which has been recorded in the National Personal Insolvency Index maintained by the Australian Financial Security Authority relating to any bankruptcy, debt agreement, debt agreement proposal or a personal insolvency agreement executed by you, and any direction or order made under the Bankruptcy that relates to your property
- Publicly available information about you that is not otherwise described above but which is relevant to your credit worthiness.
- Serious credit infringement information which relates to credit which we or some other credit provider has provided to you to the effect that you:
 - fraudulently obtained credit;
 - fraudulently evaded payments under a credit contract;
 - are not able to be contacted at the last known addresses supplied to us or have not been in contact with us for 6 months;
 - or
 - are otherwise no longer intending to comply with your credit obligation

3. How do we collect credit information?

We collect credit information in the same ways we collect personal information as described in our General Privacy Policy and, additionally:

- We collect credit information about you from you directly such as in an application form for credit; and
- We collect credit information about you from credit reporting bodies.

4. How do we hold your credit information?

We hold and keep secure your credit information in the same ways as all your personal information as described in our General Privacy Policy.

5. How do we disclose your credit information?

In order to obtain credit information about you from credit reporting bodies we may be required to disclose to them credit information about you which we hold. Those credit reporting bodies may then include that credit information about you in reports they provide to other credit providers.

This includes all the credit information described above with the exception of your Financial Information. It does, however, particularly include:

- Information about your credit application;
- Default information; and
- Serious Credit Infringement information.

The credit reporting bodies to which we may disclose your credit information are:

Illion (Australia)
Pty Ltd PO Box 7405, St Kilda Road, MELBOURNE Vic 3004
Email: chc-au@illion.com.au
www.illion.com.au

Equifax
PO Box 964, North Sydney, NSW 2059, Tel 138 332
www.mycreditfile.com.au

Experian Australia Credit Services Pty Ltd
GPO Box 1969, North Sydney NSW 2060
creditreport@au.experian.com
<http://www.experian.com.au/order-credit-report>

We refer you to the relevant Privacy Policy of these credit reporting bodies.

6. The purposes for which we collect, hold, use and disclose your credit information

In addition to those purposes described in our General Privacy Policy, we collect, hold, use and disclose your credit information to:

- assess your credit application and that of any proposed guarantors of your credit;
- manage your credit contract;
- consider any application for variation of your payments whether or not on the grounds of hardship;
- collect any debt or otherwise enforce any rights whether by court proceedings or otherwise arising under your credit contract;
- assist you if we consider you may be at risk of default;
- participate in the credit reporting system and provide information to credit reporting bodies as described above;
- undertake securitisation activities or any assignment of debt;
- deal with any complaint by you through our Internal Dispute Resolution process or through our External Dispute Resolution scheme as described in our General Privacy Policy;
- to identify you as required by the Anti-Money Laundering/Counter-Terrorism Financing Act;
- meet our legal requirements including providing your credit information to relevant authorities;
- assist other credit providers with the same purposes as permitted by Australian Privacy law such as disclosing credit information to them with your consent or where you have committed a serious credit infringement.

We shall not disclose your credit information to any other party for the purposes of direct marketing though we may disclose other personal information for that purpose as described in our General Privacy Policy.

7. Whether we supply your personal information to overseas recipients.

We may supply your credit information to overseas recipients such as those mentioned in our General Privacy Policy as part of our information technology systems for the purposes described above. Those recipients to be in the following countries: The United States of America.

We shall not provide credit information and credit worthiness or credit eligibility information to overseas entities except as permitted by Australian Privacy Law.

8. How you may access your credit information held by us

You may access your credit information held by us in the same way and subject to the same restrictions as you may access any of your personal information held by us as described in our General Privacy Policy.

There is no charge to make a request for access to your credit information but we may apply an administration fee for providing access to your credit information. We cannot give you access to credit information held about you by any credit reporting body whether that body obtained the information from us or not. We refer you to the Privacy Policy of that credit reporting body.

9. How you may seek correction of the credit information we hold about you

You may apply to correct the credit information we hold about you in the same way and subject to the same restrictions as you may do so for any of your personal information held by us and as described in our General Privacy Policy.

We will deal with your request according to Australian Privacy Law and provide you our response and/or reasons within 7 business days and making our decision no later than 30 days after receiving your request.

If we have supplied credit information which we have agreed to correct to a credit reporting body, we will notify that body within 7 business days of making that decision.

10. How you may complain about how we deal with your credit information

If you are not satisfied with how we have dealt with your credit information, please contact our Privacy Officer in the same way as is described in our General Privacy Policy.

Again, if you are not satisfied with our Internal Dispute Resolution Process in relation to credit information, you may refer your complaint to our External Dispute Resolution scheme as described in our General Privacy Policy or to the Office of the Australian Information Commissioner.

11. Changes to this policy

We may change this policy for the same reasons and in the same manner and with the same notice as is described in our General Privacy Policy.

12. Competitions & Giveaways

All Personal Loans Giveaways and Competitions are subject to the same conditions as outlined in this policy.

3. HARDSHIP PRIVACY POLICY

1. Introduction

LODA FINANCE PTY LTD (“we”/”us”/”our”) endeavour at all times to comply Privacy Act 1988, Australian Privacy Principles and the Credit Reporting Code which together will be referred to in this policy as “Australian Privacy Law.”

- This Hardship Privacy Policy applies if you:
- have received credit from us;

are experiencing difficulty in meeting your repayment obligations under your (consumer) credit contract with us; and

- have applied for or approached us for a variation in those obligations on the grounds of hardship whether as a result of receiving a Notice of Default or other notice from us or otherwise

It is subject and in addition to our General Privacy Policy and our Credit Information Privacy Policy.

2. Hardship

“Hardship” as defined in the National Consumer Credit Protection Act 2009 (‘NCCP’) includes “illness, unemployment or other reasonable cause.” In the course of you applying for a variation in repayment terms on the grounds of hardship, we may collect from you information about illness, unemployment or other reasonable causes of hardship. This will, most likely, be “sensitive information” under Australian Privacy Law.

3. Sensitive Information

We will only collect sensitive information that is relevant to your application for a variation in your repayment terms on the grounds of hardship. Such information may include:

- health information about you or another member of your family;
- your current employment status;
- your education, training and other qualifications;
- whether you are a member of a professional or trade association or trade union;
- changes to your marital status;
- other matters relevant to your application and which are not otherwise usually collected by us as personal information or credit information in the ways for the purposes described in our General Privacy Policy and our Credit Information Privacy Policies.

4. The purposes for which we collect and use your sensitive information

We will only collect, use, hold and disclose your sensitive information for the following purposes and in the following ways to:

- assess your application for a variation to the terms of repayment under your (consumer) credit contract on the grounds of hardship ('hardship variation').
- explain our decision whether or not we agree to a hardship variation.
- administer, monitor and record any agreed hardship variation.
- consider any complaint about our decision to refuse a hardship variation in our Internal Disputes Resolution process.
- respond to any complaint about our decision to refuse a hardship variation made to our External Dispute Resolution scheme.
- manage our business including our responsible lending obligations and our systems for considering applications for hardship variations as required by the NCCP and other relevant law
- account to relevant authorities under the NCCP and Australian Privacy Law.

5. How we disclose your sensitive information

We shall not disclose your sensitive information to any party except for the purposes described above and as permitted by Australian Privacy Law. In particular, we shall not disclose your sensitive information to any credit reporting

body or any other credit provider though we may disclose that you have entered into a hardship variation to such parties.

6. Whether we supply your sensitive information to overseas recipients.

We may supply your credit information to overseas recipients such as those mentioned in our General Privacy Policy as part of our information technology systems for the purposes described above. Those recipients to be in the following countries: The United States of America

We shall not provide credit information and credit worthiness or credit eligibility information to overseas entities except as permitted by Australian Privacy Law.

7. How you may access your sensitive information held by us

You may access your sensitive information held by us in the same way and subject to the same restrictions as you may access any of your personal information held by us as described in our General Privacy Policy.

There is no charge to make a request for access to your sensitive information but we may apply an administration fee for providing such access.

8. How you may seek correction of the sensitive information we hold about you

You may apply to correct the sensitive information we hold about you in the same way and subject to the same restrictions as you may do so for any of your personal information held by us and as describe in our General Privacy Policy.

9. How you may complain about how we deal with your sensitive information

If you are not satisfied with how we have dealt with your sensitive information, please contact our Privacy Officer in the same way as is described in our General Privacy Policy.

Again, if you are not satisfied with our Internal Dispute Resolution Process in relation to your sensitive information, you may refer your complaint to our External Dispute Resolution scheme as described in our General Privacy Policy or to the Office of the Australian Information Commissioner.

10. Changes to this policy

We may change this policy for the same reasons and in the same manner and with the same notice as is described in our General Privacy Policy.

HOW TO CONTACT US

Should you have any questions regarding any of the information found in this document, or have any other enquiries, please feel free to contact us.

Mail: Suite506,113CommercialRoadTeneriffeQLD4005

Email: hello@loda.com.au

Website: www.loda.com.au

As this document may contain notifiable matters, you can also contact us on the details above if you wish to receive a hard copy of this document.