

Privacy Policy

About this Policy

We recognise that your privacy is very important and we are committed to protecting your personal information provided by you to us. We are bound by the Privacy Act 1988, Privacy (Credit Reporting) Code 2024 and the Australian Privacy Principles.

This Privacy Policy covers the use and management of your personal information and your credit reporting information by the following companies:

- Liberty Financial Group Limited;
- Liberty Fiduciary Ltd (including as responsible entity of the Liberty Financial Group Trust);
- Liberty Financial Pty Ltd;
- Liberty Network Services Pty Ltd;
- Liberty Novated Leasing Pty Ltd;
- Secure Funding Pty Ltd;
- Secure AS Pty Ltd;
- Assured Credit Management Pty Ltd;
- Money Place Australia Pty Ltd;
- MoneyPlace Pty Ltd;
- Money Place Assets Pty Ltd; and
- National Mortgage Brokers Pty Ltd.

When this policy or any of our communications with you about privacy uses the words 'we', 'us', 'our' or 'ours' or 'Liberty Group', this is a reference to all or any one of these companies. When this policy refers to products and services, this includes our investments and our listed securities.

We may amend this policy from time to time to ensure it remains current. We recommend that you check our website regularly for changes to this policy.

What information do we collect?

We collect and hold personal information about our applicants and potential applicants for our products and services, our customers and business partners. The type of personal information we collect and hold may include but is not limited to:

- identity details such as your name, address, and date of birth;
- contact information such as phone numbers, email addresses and digital handles;
- employment and income information;
- financial information and transactions;
- health information relevant to your products;
- lifestyle information relevant to your products; and

- interactions with us through our website or any other communication platform.

If you are considering employment with us, we will also collect your career history, aspirations and motivations.

When we act as a credit provider, we participate in the credit reporting system and collect information relating to your credit activities. The type of credit information we collect is explained in the 'How we participate in the credit reporting system' section of this policy.

Where do we collect personal information from?

We collect information from you directly when you inquire or apply for, or offer to guarantee, any product or service with us and when we speak with you on the phone, exchange electronic and other correspondence. We may collect information about you from introducers, which may include brokers, referrers, aggregators, motor dealers (if you apply for a loan from a dealership) and salary packagers (if you apply for a novated lease). We may share your information with our related companies.

We also collect information from credit reporting bodies, payment providers, other credit providers, our related companies if you have a relationship with them, third parties you have identified in your application to us, such as your current and previous employers and referees or government agencies and from publicly available sources, including social networks. We may derive information or form an opinion by analysing data collected from these sources.

We ask our customers to ensure that when they provide information about another person to us, for example a referee or a guarantor, that they ensure that person is made aware of this Policy.

We may collect information about you from any driver licensing or vehicle registration authority in Australia including but not limited to Roads and Maritime Services (NSW), Department of Transport (WA), Department of Transport and Main Roads (Qld), Department of Infrastructure and Transport (SA), Access Canberra (ACT), VicRoads (Vic), Department of Logistics and Infrastructure (NT), and Department of State Growth (Tas).

Why do we collect personal information?

Our main purposes for collecting your personal information are to help us with:

- when we provide you with credit assistance, understanding your needs and your financial position;
- assessing applications for products and services offered by us;
- managing, varying, fulfilling or enforcing products offered by us;
- letting you know about products and services offered by us or by an organisation that we are associated with that might interest you or meet your financial or insurance needs;
- complying with our legislative or regulatory requirements including but not limited to our requirement to verify your identity, our obligation to investigate complaints and if necessary, potential misconduct and how it might affect you;
- research and product development; and

- recruitment.

In some circumstances we may collect sensitive information about you and your family, for example if you are in default under a loan or lease agreement with us due to ill-health. We will only collect personal information from you that is necessary to one or more of our functions and activities.

We will only collect personal information from you by lawful and fair means, without being unreasonably intrusive, such as when you complete an application form or respond to some other communication relating to the management of your relationship with us.

In most cases, it is necessary for us to identify you so that we can provide our products and services. However, if it is lawful and practicable, you may have the option of not providing us with your identity information such as when making general enquiries about products or services.

Access Seeker

Our credit assistance providers and their representatives may assist you in obtaining accurate rate estimates if you agree to appoint them as your "access seeker". Your access seeker can obtain your credit eligibility information from any credit reporting body (including Equifax, Illion and Experian) without adding a credit inquiry to your credit report. This means they can give you an accurate rate estimate for personal lending without leaving a record on your credit report.

How do we use your information?

We may use your personal information for:

- any purpose we have told you;
- any purpose you consent to;
- any other purpose related to one of those purposes, if it is not unreasonable to expect us to use your personal information for that other purpose; and
- purposes permitted or required by law.

We may also use your personal information to send you materials about products or services we think may benefit you, and we may disclose your personal information to our related companies or associated organisations so that they may send you marketing materials. You may tell us at any time that you do not wish to receive any further marketing materials by sending an email to privacy@liberty.com.au and we will stop sending you such materials unless you consent to receiving them again.

Who do we share your information with?

We may share your personal information with our related companies and third parties with whom we have a business relationship including but not limited to:

- our funders, account holders and operators, credit reporting bodies, other credit providers, introducers, valuers, insurers, debt collection agencies, debt administrators, external dispute resolution bodies and government authorities;

- organisations involved in processing (including card and PIN producers), managing, insuring or funding credit facilities;
- organisations that provide investor services, such as the management of our security register and the processing of our investor communications;
- organisations we outsource functions to such as mailing and printing houses and marketing and media organisations including media or social networking sites that provide us with opportunities to place messages in front of you;
- organisations that help us to verify your identity (for example, we may provide your personal information to Equifax, as an authorised Gateway Service Provider of the Document Verification Service, and request that it be matched to information held by the issuer or official body that records that information);
- service providers that help us reduce the risk of identity takeover or to screen for illegal activity when you transact using our online services;
- organisations that provide verification of your income or employment;
- organisations who offer or manage mortgage or finance brokers (usually termed 'aggregators') for the purpose of monitoring and supervising the compliance of brokers with credit laws and standards;
- specialist advisers such as accountants and solicitors (both yours and ours);
- if you have insurance that relates to your loan or lease, your insurer in relation to funding your policy and claims under your policy;
- our associated organisations so that they may let you know about products and services which might meet your needs; and
- if you have a novated lease with us, your salary packager and employer.

If you are considering employment with us, we will not disclose your personal information to third parties other than to those directly assisting us with recruitment.

You should be aware that some of the recipients of your information may not have privacy practices equivalent to ours.

Our website also contains a number of links to other websites, including the websites of our business partners. When you click through to these other websites you may be disclosing personal information to these third parties. When this occurs be sure to check the privacy policy on those websites as we are not responsible for privacy practices of other parties.

Do we send your information overseas?

We share your information with our service providers who use cloud servers located overseas to store your information, and our related entities overseas perform operational or administrative services on our behalf.

Countries we may send personal information to include New Zealand, India, Philippines, the United States, the United Kingdom and countries in the European Union. These countries have laws that protect privacy offering similar standards of privacy protection to Australia.

If you are considering employment with us, we may share your information to our related entities in New Zealand.

How can you access your information?

You may request access to your personal information at any time. We will respond to you within 30 days of receiving your request.

In most cases we will facilitate access by providing you with copies of or a summary of relevant documents. However we may decide that other means of providing you with access are more appropriate based on the circumstances of your request. In most cases, we will charge you a fee of \$50 for providing you with access to this information.

We are not required to provide you with access to your personal information in certain circumstances, such as where your request is frivolous or vexatious, or where providing access would unreasonably interfere with another person's privacy, would be a breach of the law, or where the information you request is not relevant, commercially sensitive or relates to existing or anticipated legal proceedings. If we refuse access we will advise you in writing of our reasons for doing so and the mechanisms available for you to make a complaint.

What if your information is inaccurate?

Once we collect your personal information we will take steps to keep it accurate, complete and up to date.

If you request, or if we believe that the personal information we hold about you is inaccurate, out-of-date, incomplete or misleading, we will take reasonable steps to correct your information. We will respond to your request for correction within a reasonable period of receiving your request. We will not charge you for making a request if we correct your information.

If we have previously disclosed your personal information to another entity, you may ask that we notify the other entity of the correction. We will notify the particular entity you have identified in your request provided it is not impracticable or unlawful for us to do so.

If we refuse correction we will advise you in writing of our reasons for doing so and the mechanisms available for you to make a complaint. If we refuse to correct your personal information, you may request that we associate your information with a statement that the information is inaccurate, out-of-date, incomplete or misleading. We will take reasonable steps to associate the statement in an appropriate way.

You may make a request for access or correction by contacting our Privacy Officer using the details below.

How do we protect your information?

We take steps to protect personal information from misuse, interference, loss and unauthorised access. Some of these steps include physical security such as locks and access control to our premises and computer security including requiring passwords and other security measures for accessing our systems and databases, as well as having information security policies that our staff and business partners must

follow.

You can also help us keep your personal information secure by ensuring that any password you use to access our systems is kept strictly confidential and by logging off when you have finished using a shared computer. We will not be responsible for any access or change made to your personal information occurring as a result of you disclosing your password to a third party or through any unauthorised access.

Exchanging your credit information with credit reporting bodies

If you apply for a credit product with us or offer a guarantee, we may exchange information about you with credit reporting bodies. The type of credit information we may collect and exchange with credit reporting bodies includes but is not limited to:

- identification information such as your name, address, date of birth and employment details;
- information about how frequently you have applied for credit;
- default information if you have defaulted in your payment obligations to us or other credit providers or committed a serious credit infringement and information about any subsequent payments or new credit arrangements you enter into;
- consumer credit liability information, including details about credit you have with us and other credit providers;
- repayment history information such as when and how you meet your monthly payment obligations to us and other credit providers, including whether you are in a financial hardship arrangement and whether you comply with that arrangement; and
- information relating to court proceedings or personal insolvency proceedings and other information relating to your credit history.

We use this information to decide whether to lend to you and on what terms, including the amount, the interest rate we offer and other conditions we may impose.

When you apply to us for credit or finance or offer a guarantee, we will access your credit report. Credit reporting bodies may record this as part of your credit report (known as a "credit enquiry"). Credit reporting bodies do not require your consent to do this.

Applying for credit with many credit providers is likely to reduce your credit score and may make it more difficult for you to obtain credit. Credit enquiries on your credit report may impact your overall credit score depending on several factors. For example, a credit enquiry is likely to lower your credit score if you make a lot of credit applications in a short time.

Information we disclose about you to credit reporting bodies may be included in credit reports provided to other credit providers to assist them assess your suitability for their products and services.

If you apply for commercial credit or are offering a guarantee, we will need your consent to access your credit file. If you do not give consent, we may not be able progress your application.

We may use any of Equifax Pty Limited (Equifax), Experian Australian Credit Services Pty Ltd (Experian), Illion, Tasmanian Collection Service (TCS), and Equifax New

Zealand as the credit reporting body or bodies from whom we collect and to whom we disclose credit information from time to time. They may be contacted as follows.

Equifax and Equifax NZ

www.mycreditfile.com.au

www.equifax.co.nz

[View privacy policy](#)

Experian

www.experian.com.au

[View privacy policy](#)

Illion

www.illion.com.au

[View privacy policy](#)

TCS

www.tascol.com.au

[View privacy policy](#)

You have the right to contact any of these credit reporting bodies and request that they do not use your information for marketing and related purposes. If you reasonably believe that you have been or are likely to be a victim of fraud, you may contact the credit reporting body and request that they do not use or disclose your information.

Making a complaint

We are committed to providing applicants, customers, and other parties whose personal information we hold, a fair and responsible system for the handling of their complaints.

If at any time you have any complaints in relation to privacy, please contact our Privacy Officer at one of the points referred to in this policy. We will seek to address any concerns that you have through our complaints handling processes and in most cases will respond within 30 days of receiving your complaint.

If we are unable to resolve your complaint to your satisfaction you may refer your concerns to the Australian Financial Complaints Authority (AFCA) or the Office of the Australian Information Commissioner (OAIC).

How to contact our Privacy Officer

Level 16, 535 Bourke Street

Melbourne VIC 3000

03 8635 8888

03 8635 9999

privacy@liberty.com.au

How to contact the AFCA

GPO Box 3
Melbourne VIC 3001
1800 931 678
info@afca.org.au
www.afca.org.au

How to contact the OAIC

GPO Box 5218
Sydney NSW 2001
1300 363 992
enquiries@oaic.gov.au
www.oaic.gov.au