Privacy Policy

(incorporating Credit Reporting Policy)

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1 WHO ARE WE

Inviva, **we**, **us**, **our** refer to Inviva Services Pty Ltd (ACN 647 505 422, Australian Credit Licence 533319) and its related bodies corporate, successors, assigns, agents, and associates, and the lender of record for an Inviva loan (their details are set out in the loan terms).

This Inviva Privacy Policy explains:

- the kinds of personal information (including credit information) that we collect and hold;
- how we collect and hold personal information;
- the purpose for collecting, holding, using and disclosing personal information;
- how you can seek access to, and correction of, that information; and
- how you can make a complaint relating to our handling of that information.

2 OUR COMMITMENT TO PROTECT YOUR PRIVACY

Inviva understands how important it is to protect your personal information (including credit information) and we will endeavour to do so in accordance with the *Privacy Act 1988 (Cth)* (including the Australian Privacy Principles (**APP**s) and any applicable APP Code and any other relevant law) **(Privacy Act)** at all times. This document sets out our Privacy Policy commitment in respect of personal information that you may provide to us.

In this **Privacy Policy** references to:

- **'Personal Information**' refers to 'personal information' as defined in **Privacy Act** (including 'sensitive information'); and
- **'Privacy Policy'** refers to this document.

3 PERSONAL INFORMATION

When we refer to **Personal Information** we mean information or an opinion about an individual, from which that individual is, or may reasonably be, identified. Such information may be collected directly from the individual or may be collected indirectly.

This information may include the individual's name, date of birth, driver's licence number, marital status, number and age of dependants and other family matters, phone number, email address, address, nationality and employment history.

Personal Information includes ***credit information*** about you. **Credit Information** is information which is used to assess your eligibility for a loan (or your eligibility to act as a guarantor of certain loans) and may include information about your income, assets, liabilities and repayment history information. In particular, **Credit Information** that we may collect about you may also include:

- information about consumer credit loans that you currently have applied for including:
    - repayment history information;
    - the type and amount of credit sought in each application;
    - default and payment information;
    - information about any court proceedings;
    - information about your personal insolvency; and
    - information about other loans which you may have applied for.

Personal information also includes ***sensitive information***. **Sensitive Information** includes information about an individual's health, medical history, race or ethnic background, their religion, trade union membership, political opinion, sexual preference or criminal record. It also includes biometric and genetic information (such as copies of face, fingerprints, iris, palm, signature or voice).

4 WHEN DOES THIS PRIVACY POLICY APPLY?

This **Privacy Policy** applies to all products and services provided to you by Inviva. It also includes all **Personal Information** that we may collect about you when you access our website.

Any **Personal Information** that we collect about you will only be collected, used or disclosed:

- as set out in this **Privacy Policy**; or
- where we have your specific consent to do so in other circumstances; or
- as otherwise required or authorised by law.

However, our website may also contain links to third party websites. A link to another website does not mean that we endorse or approve the information on that website. If you link to a third party's website through our website, this **Privacy Policy** does not apply to the collection, use or disclosure of your **Personal Information** by that third party. You should contact that third party to obtain relevant information about how they use and disclose **Personal Information** about you that they collect.

5 WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect and receive **Personal Information** about you in order to conduct our business and to provide our services. We also collect **Personal Information** about you to enable us to directly market our products and services. If you apply for employment with us or seek to enter into a commercial arrangement with us we may also collect **Personal Information** about you.

6 HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

Personal Information may be collected by us in a number of circumstances, including when:

- you:
    - apply to become a customer of Inviva; or
    - communicate with us via our platform, website, email or phone calls; or
    - attend an event hosted by us; or
    - apply for employment with us; or
    - apply to become a referrer or accredited broker; or
    - provide us with feedback or make a complaint; or
- we:
    - undertake a credit check on you in response to your application for an Inviva loan or other products or services; or
    - collect information about you from another person in accordance with this **Privacy Policy** or as authorised by you.

We may also collect your Personal Information to verify your identity for the purposes of satisfying our obligations under the *Anti-Money Laundering / Counter-Terrorism Financing Act* 2006 (Cth).

Where reasonable and practical, we will collect **Personal Information** about you directly from you or one of your representatives or from publicly available information. However, we will also collect **Personal Information** about you from third parties, such as a partner or spouse who contacts us on your behalf, from our contractors who supply services to us, and from advisers such as accountants or lawyers or other organisations authorised by you.

Further, when you access our website, we may also collect **Personal Information** about you using 'cookies'. 'Cookies' are files that are stored within a web browser and which collect, store and receive identifiers and information about your usage of our websites as well as information about where you are located at the time you access our websites. By using 'cookies' we are able to enhance and personalise our websites to better suit your needs. You can reject cookies, but by doing so, some or all of the functions on our website may not be available to you.

Generally, we will not collect **Sensitive Information** about you, unless such information is required in order to process an application for a product or service provided by us. We will only collect **Sensitive Information** about you with your specific consent.

If you provide **Personal Information** to us about another individual or about an entity with which you are associated, you must ensure that you are entitled to disclose that **Personal Information** to us and that, without us taking any further steps required by privacy laws or by our general duty of confidentiality, we may collect, use and disclose such **Personal Information** for the purposes described in this **Privacy Policy**. For example, you should take reasonable steps to ensure any individual concerned is aware of the various matters detailed in this **Privacy Policy**. You must ensure that any such individual or entity understands the matters and consents set out in this **Privacy Policy** in respect of how we will deal with their **Personal Information**.

You agree that we may collect your **Personal Information** in any of these circumstances and for any of these purposes.

If you do not provide any **Personal Information** requested by us, we may not be able to provide you with our products or services.

7 HOW DO WE USE YOUR PERSONAL INFORMATION?

We use **Personal Information** provided to us for the purpose for which it has been provided, for reasonably related secondary purposes, any other purpose you have consented to and any other purpose permitted under the ***Privacy Act***. This may include using your **Personal Information** for the following purposes:

- to improve our website;
- to provide you with the products, services or information you requested or with other products, services or information that we may offer from time to time;
- to verify your identity;
- to assess, process and manage your application to use a product or service offered by us, including to verify your details and assess our risk;
- to manage your on-going relationship with us;
- to assess, process and manage your application for employment;

- for complaints handling or data analytics purposes;
- for security, quality assurance and training purposes; or
- where required by law.

You agree that we may use your **Personal Information** for any of these purposes.

8 TO WHOM WILL WE DISCLOSE YOUR PERSONAL INFORMATION?

To enable us to maintain a successful business relationship with you, we may disclose **Personal Information** about you to:

- organisations that provide products or services used by us, including but not limited to:
  - the funders of some of the loans that we provide;
  - organisations who assist us to verify your identity;
  - introducers, brokers, partners, or any other entity with whom we have an alliance or partnership arrangement;
  - valuers or insurers;
  - credit reporting bodies;
  - debt collectors or other enforcement bodies;
- your co-applicant(s) and guarantor(s) (if any);
- our related entities based in Australia or overseas;
- your employer/s or referees, your professional advisors, your bank and third parties authorised to act on behalf of you or that are otherwise connected with you (such as accountant, legal representative, referee, guarantor, bank, employer, or an access seeker acting on your behalf to obtain your credit report);
- any other organisation that may have or is considering having an interest in our business or a product provided by us;
- companies and contractors who we retain to provide services for us, such as IT contractors, call centres, stationery printing houses, mail houses, market research and data providers, storage facilities, lawyers, accountants and auditors, who will need to have access to your **Personal Information** to provide those services;
- assignees or potential assignees, or where we act as an agent for, or otherwise on behalf of, another person, to the principal or that other person;
- your nominated alternate contact or other people who you ask us, from time to time, to contact or receive enquiries from on your behalf; and
- other individuals or companies authorised by you.

By providing us with your **Personal Information**, you consent to:

- your Personal Information being disclosed to such entities for one or more of the purposes set out in this Privacy Policy; and
- those entities using your Personal Information for the purposes for which it was disclosed, without obtaining your consent on a case by case basis.

With your specific consent, we may also disclose your **Personal Information** to organisations which may assist us to electronically verify your identity (including credit reporting bodies and Document Verification Services (**DVS**)).

Sometimes we are required or authorised by law to disclose your **Personal Information** to a Court, Tribunal, law enforcement agency, a regulator (such as ASIC or AUSTRAC) or to the Australian Taxation Office. From time to time, we may also be required to provide **Personal Information** about you to a foreign law enforcement agency or foreign regulator. We do not need to obtain your consent to provide your **Personal Information** to such official bodies.

Some of our third party service providers (including our information technology service providers) may be located in countries outside of Australia, including New Zealand and countries in North America, South America, Asia, the United Kingdom or Europe. Our contracts with our third party suppliers generally include an obligation for the supplier to comply with the **Privacy Act** and with this **Privacy Policy.**

However, not all countries have the same high standards for the protection of your 'personal information' as Australia and some of our third party service providers are located in countries that do not have laws that provide the same level of protection as the laws of Australia. By providing us with your **Personal Information**, by using our website or by asking us to provide you with our products or services, you specifically consent to us sending your data out of Australia to other countries which may include New Zealand and countries located in North America, South America, Asia, the United Kingdom or Europe and to the cloud.

9 NOTIFIABLE MATTERS

If you are an individual and you are a party to any of our funding arrangements, we may provide your **Credit Information** to a credit reporting body in accordance with the law. The credit reporting body may provide the information that we report about you to other credit providers to assist them to assess your creditworthiness. We may also obtain information that other credit providers have provided to the credit reporting body to use in our assessments of your creditworthiness.

If you fail to meet your payment obligations in relation to any loan that we have provided to you, or any loan that we have arranged for you, or if you commit a serious credit infringement, we may report this to the credit reporting body.

You may access the **Credit Information** that we hold about you. Please refer to the section titled 'Accessing and updating your **Personal Information**' below. You may also request that we correct any **Credit Information** that we hold about you if you believe the information is incorrect. Please refer to the section titled 'Accessing and updating your **Personal Information**' below.

The information that we provide to a credit reporting body may sometimes be used for 'pre-screening' of direct marketing offers to be made by another credit provider. You may contact the credit reporting body to request that your Credit Information is not used in this way.

You may also contact the credit reporting body to request that they not use or disclose the credit-reporting information they hold about you if you consider that you may have been a victim of fraud or if you believe on reasonable grounds that the information they hold about you is incorrect. The credit reporting body must not use or disclose your **Credit Information** for a period of 21 days after receiving your notice.

For further information, and to find out how credit reporting bodies use your **Personal Information**, you can contact them at:

- www.equifax.com.au;
- www.experian.com.au.

10 DIRECT MARKETING

From time to time we may use your **Personal Information** to provide you with current information about products and services, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with. By providing us with your **Personal Information**, you consent to us using your **Personal Information** to contact you on an ongoing basis for this purpose, including by mail, email, SMS, social media and telephone.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our Privacy Officer on the contact details below. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

11 ACCESSING AND UPDATING YOUR PERSONAL INFORMATION

It is important to our relationship that the **Personal Information** we hold about you is accurate and up to date. During the course of our relationship you should inform us if any of the **Personal Information** has changed.

You can request access to any of the **Personal Information** we hold about you, including any credit-related **Personal Information** we hold about you, at any time. Upon receipt of your request, and, subject to limited exceptions in the ***Privacy Act*** (such as situations where we are prohibited from doing so by law, or where we are reasonably satisfied that that the information we hold is not inaccurate or incomplete), we will provide you with access to the **Personal Information** that we hold about you. (If we refuse to provide you with access to your **Personal Information**, we will provide you with our reasons for doing so, to the extent that it is not unlawful or unreasonable for us to provide you with our reasons. We will also provide you with details of how you can make a complaint about our refusal to provide you with access to your **Personal Information**).

If you wish to make any changes to the **Personal Information** that we hold about you, or if you think any such **Personal Information** we hold about you is incorrect, you should contact us to have it updated.

We do not charge a fee if you ask us to make a correction to the **Personal Information** that we hold about you, but in limited circumstances, we may charge you our reasonable costs for providing you with access to your Personal Information.

12 BUSINESS WITHOUT IDENTIFYING YOU

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we may offer you the opportunity of doing business with us without providing us with **Personal Information**. Such a situation may be where you make general inquiries about our services or current promotional offers.

13 FOR HOW LONG WILL WE KEEP YOUR PERSONAL INFORMATION?

We will only keep **Personal Information** that we hold about you while we need it or while we are required by law to keep it. Once we no longer need your **Personal Information**, we will take all reasonable steps to destroy it or to de-identify it.

At any time we hold your **Personal Information**, we will only use and disclose as set out in this **Privacy Policy**.

14 HOW SAFE AND SECURE IS THE PERSONAL INFORMATION THAT WE HOLD?

We take reasonable steps to protect the **Personal Information** we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure. These steps include implementing a range of technical, physical and organisational security measures designed to protect **Personal Information** throughout its lifecycle. Depending on the circumstances, these measures may include:

- secure storage of **Personal Information** within controlled systems and environments;
- role-based access controls that restrict access to **Personal Information** to authorised personnel who require it to perform their duties;
- strong authentication measures, including multi-factor authentication and secure identity management processes where appropriate;
- security monitoring, logging and auditing of systems and user access;
- encryption and other security controls designed to protect **Personal Information** in transit and at rest where reasonable and appropriate;
- employee training and awareness programs relating to privacy, confidentiality and information security obligations;
- security assessments, vulnerability management activities and periodic testing of our systems and controls; and
- due diligence and contractual security requirements for third-party service providers that handle **Personal Information** on our behalf.

When **Personal Information** is no longer required for any purpose for which it may be used or disclosed, and we are not required by law to retain it, we will take reasonable steps to securely destroy or permanently de-identify that information.

If a data breach involving your **Personal Information** occurs, or we suspect that a data breach has occurred, whether involving Inviva or a third-party service provider, we will investigate and assess the incident in accordance with our data breach response procedures and applicable privacy laws. Where required, we will notify affected individuals and relevant regulators and provide information about steps that may assist in reducing the risk of harm

15 COMPLAINTS

Inviva will try to resolve any complaint within 10 calendar days of receipt. However, sometimes we may not be able to do this.

If we can't resolve your complaint within 10 calendar days, we will use all efforts to resolve your complaint within 30 calendar days – unless your complaint relates to a Hardship Request, Postponement of Enforcement Proceedings or Default Notice under the *National Consumer Credit Protection Act* (**NCCP**), in which case, we will aim to resolve your complaint within 21 calendar days.

In certain circumstances, we may not be able to provide you with our response to your complaint within the above timelines. In such cases, we will write to you to tell you the reasons for the delay and give you information about your rights.

If you are not satisfied with the final outcome of your complaint, you may choose to lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides a free and independent dispute resolution service for individuals and small business customers who are unable to resolve their complaints directly with Inviva.

Australia Financial Complaints Authority

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: GPO Box 3, Melbourne, VIC 3001

You may also raise any concerns directly with the OAIC. The OAIC acts as an impartial third party when investigating and resolving a complaint in relation to the handling of your **Personal Information**. You can contact the OAIC on:

Office of Australian Information Commissioner

Mail: GPO Box 5288, Sydney, NSW 2001
Phone: 1300 363 992
Online: www.oaic.gov.au
Email: enquiries@oaic.gov.au

16 FURTHER INFORMATION

You may request further information about the way we manage your **Personal Information** or lodge a complaint by contacting our Privacy Officer(s) on the Inviva contact details below.

We will deal with the complaint by investigating the complaint, and providing a response to the complainant as soon as possible, but in any case, within 30 calendar days, except in limited circumstances where we have a reasonable excuse for providing you with our response at a later time (in such cases we will advise you of why there is a delay and also advise you of your rights).

17 CONTACT DETAILS

You can contact us via the methods below and request to discuss any point(s) with our Privacy Officer

- Telephone 1300 222 223
- Email privacy@inviva.com.au or info@inviva.com.au
- Address: PO Box 567 Edgecliff NSW 2027

18 ALTERNATIVE FORMS OF OUR PRIVACY POLICY

If you would prefer to receive a copy of our **Privacy Policy** in an alternative form (such as in hard copy or via email), please contact us on the phone number or email address provided in the section 'Contact Details' above. We will be pleased to comply with your request.

19 CHANGE IN OUR PRIVACY POLICY

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations.

As a consequence we may change this **Privacy Policy** from time to time or as the need arises.

Date updated: 8 October 2026