

Agrifunder Privacy Policy: Australia 2020

Agrifunder Pty Ltd ABN 52 622 246 486 (**Agrifunder**) is committed to providing quality services to you. It is important to us that you are confident that any personal information you provide us will be treated in a manner that ensures protection of your privacy. This Privacy Policy outlines our ongoing obligations to you in respect of how we collect and handle your personal information. In this Privacy Policy the term 'personal information' means any information from which your identity is apparent or can be reasonably ascertained.

We have adopted the Australian Privacy Principles (**APPs**) contained in the *Privacy Act 1988* (Cth) (**Privacy Act**). The APPs govern the way in which we collect, use, disclose, store, secure and dispose of your personal information. In regards to how we handle your credit related personal information, Agrifunder also complies with the credit reporting provisions within the Privacy Act and the Privacy (Credit Reporting) Code 2014 as registered by the Australian Information Commissioner. A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australian Information Commissioner at www.aoic.gov.au.

If you accept our Privacy Policy, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange your personal and credit information for credit decision purposes.

What information do we require from you?

The types of personal information we may collect from you include your name, date of birth, email address, phone number, property details, occupation, National Livestock Identification System information and financial details (including but not limited to bank account information, credit card details and GST Identification Numbers). We may also collect any relevant credit information including your credit history, capacity, worthiness and standing.

Why do we collect your personal information?

We collect your personal and credit information to assist us in assessing your credit application, your suitability to act as a guarantor or to manage your accounts and as required by relevant laws, regulations, codes of conduct and payment systems. Disclosing relevant personal and credit information to certain third parties as detailed in this Privacy Policy may also be required to support this process. Without your personal information we may be limited in our ability to process your application and/or other services we can offer you.

We may also collect information from you because we are required or authorised by an Australian law or court or tribunal order to gather that information. We will inform you if collection is required or authorised by law and provide you with details of the relevant law or order.

The information we obtain from you is used and disclosed, subject to compliance with the Privacy Act and other relevant laws and regulations for the purposes described above and to the persons described in this Privacy Policy. Your information is not disclosed to any other person except with your permission or as permitted, or required, by law e.g. as part of the *Anti- Money Laundering and Counter-Terrorism Financing Act 2006* (**AML/CTF Act**).

How is information shared with third parties?

We may disclose your personal information to any of the following third parties:

- Our distributors and partners
- Any organisations involved in managing or administering your finance including third party suppliers, printing and postal services, call centres, lenders mortgage insurers, trade insurers and credit reporting bodies
- To anyone, where you have provided consent
- To any investors, agents, advisors or assignees of Agrifunder
- Anyone, where required by law to do so

Prior to disclosing any of your personal or credit information to any third party, we will satisfy ourselves that:

1. The third party has a commitment to protecting your personal or credit information at least equal to our commitment; or
2. You have consented to the disclosure.

How is information disclosed to Credit Reporting Agencies?

Under the Privacy Act, credit providers are able to disclose certain information about your credit history to credit reporting agencies. Agrifunder participates in credit reporting so that Agrifunder can obtain information to make informed decisions about providing credit to parties. The Privacy Act restricts the purpose for which credit providers can access and use information that is held by credit reporting agencies.

Agrifunder may disclose all critical information about your credit to credit reporting agencies. This includes basics such as that we provide you with credit, the type of credit you hold, amount provided to you, the terms and conditions of your credit and when your credit account is opened and closed. Agrifunder may also report your credit repayment practices e.g. if you fail to make repayments, default or commit a credit infringement or any serious infringement such as fraudulent conduct or deliberate evasion of repayment obligations.

How is information stored?

Protection of your personal and credit information is crucial to the integrity of our business. Your personal and credit information is stored on our electronic systems which are built using appropriate technology designed to ensure that your information is as secure as possible at all times. We may also hold your personal information in hardcopy documents. Agrifunder maintains security over physical and electronic data. We do not retain identifiable personal information longer than the legal requirements and ensure that reasonable steps are taken to destroy or de-identify it.

What access do you have to your information?

Subject to some expectations, you can ask us for a copy of your information, including your transaction history by contacting us directly. Depending on the request, we may charge an administration fee to cover the cost of providing the information.

It is important to us that the personal and credit information we hold about you is accurate and up to date. We ask that you contact us if any of your personal information has changed.

If you have reason to believe you have been a victim of fraud you may request that we not use or disclose your credit reporting information.

You may also request that we not use your personal or credit reporting information for direct marketing purposes.

If you believe the personal information held hold is inaccurate, incomplete or out-of-date, you should contact us and we will update the relevant information.

How are complaints handled?

If you have any queries or complaints regarding this Privacy Policy or our privacy practices please contact us directly and we will ensure that these concerns are addressed.

If for any reason your complaint is not resolved you can contact the Office of the Australian Information Commissioner (the "OAIC") at:

The Office of the Australian Information Commissioner
GPO Box 2999
Canberra ACT 2601
Phone: 1300 363 992
Website: www.oaic.gov.au

Agrifunder reserves the right to change its Policy when required and shall provide you with any updated copies upon request.

Contact details:

Agrifunder Pty Limited
PO Box 247
East Melbourne
VIC Australia 8002

Email: info@agrifunder.com.au

Phone: 1800 247 438