

Privacy and Credit Reporting Policy

SNP International Pty Ltd comprises and trading as Cash Now Perth and Cash Now Biz.

We are committed to ensuring that the privacy of your personal information is respected and maintained at all times. We are bound by the Privacy Act 1988 (“Act”), the Australian Privacy Principles (“APP”), the Privacy (Credit Reporting) Code 2014 (“CR Code”) as well as other applicable laws and codes.

We only collect personal information as required or authorised by law. In particular, the Act authorises us to collect personal information in various ways and in certain circumstances. Information about the ways and circumstances in which we collect personal information is contained in this Privacy Policy.

We are committed to protecting and maintaining the privacy, accuracy and security of your personal information. This Privacy Policy outlines how we manage your personal information and how we maintain, use and disclose that information. It also provides you with information about how you can access your personal information.

What is personal information?

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not.

The types of personal information that SNP International Pty Ltd collects typically includes your:

- name;
- contact details (such as address, telephone and email);
- date of birth;
- account details;
- gender;
- marital status and other household information such as number and age of dependents;
- occupation and employment information;
- financial information such as assets, liabilities, income and expenditure;
- complaint details; and
- involvement as a party in pending and completed legal proceedings.

Other types of personal information that SNP International Pty Ltd collects relates to credit information, including credit eligibility information. This typically includes:

- identification information;
- credit liability information;
- credit history;
- type and amount of credit;

- details of amounts payable and when such amounts are payable;
- repayment history, including when payments were made and whether payments were made when due; and
- default information.

How does SNP International Pty Ltd collect personal information?

SNP International Pty Ltd collects personal information from various sources. This may include collecting personal information from:

- you (and in some cases, your family, friends or other third party associates);
- your authorised representative (such as your legal or financial adviser);
- other credit providers;
- credit reporting bodies; and
- publically available information.

Protecting your personal information

We are committed to ensuring the security of your personal information. We store information in both hard copy and electronic form. We protect your personal information from misuse, loss, unauthorised access, modification and disclosure. The steps that we take to protect your personal information include:

- ensuring database security through password protection and secure servers and data storage devices;
- encryption of certain records;
- staff training on confidentiality; and
- maintaining accreditation to International Standard – ISO27001 Information Security Management.

Why is personal information collected by SNP International Pty Ltd?

SNP International Pty Ltd collects personal information that is reasonably necessary for one or more of its functions or activities. We collect personal information about you so that we can:

- identify you;
- contact you;
- respond to your enquiries;
- provide you with products and services;
- enter into payment arrangements with you; and
- comply with relevant laws and regulations.

In certain circumstances, we may also collect sensitive information about you. Sensitive information has a particular meaning under the Act and includes health information. However, we only collect and use sensitive information with your consent and where we are legally authorised to do so.

Unless you otherwise consent or we are otherwise permitted to do so by law, personal information will only be used for the purpose for which it was collected (“the primary

purpose”) or for a purpose related, or in the case of sensitive information directly related, to the primary purpose (“the secondary purpose”).

The main consequences of us not collecting personal information are an inability or delay in being able to identify you, contact you or provide services to you.

We do not use your tax file number, pension number, drivers licence number, Australian Business Number, Medicare number or any other government related identifier as an account number or as our own identifier for you. However, we may ask you for one of these identifiers to prove your identity when you deal with us.

Disclosure of personal information

SNP International Pty Ltd only discloses personal information as authorised or required by law. This may involve disclosing such information to:

- organisations forming part of the SNP International Pty Ltd Group of Companies;
- our authorised agents;
- our legal advisors;
- your authorised representatives;
- courts and tribunals;
- our service providers where we outsource functions (such as process serving, repossession, bulk mailing or document storage);
- any entity that may acquire an interest in your loan account; and
- other persons with your consent.

Disclosure to credit reporting bodies

SNP International Pty Ltd may also disclose certain credit related personal information to credit reporting bodies. For example, if you fail to meet repayment obligations or commit a serious credit infringement, we may be entitled to disclose this to a credit reporting body. When such information is disclosed to a credit reporting body, the credit reporting body may include such information in reports provided to credit providers to assist them in assessing your credit worthiness. We disclose information to the following credit reporting bodies:

Equifax Australia Pty Ltd
Phone: 1300 850 211
Mail: Equifax
PO Box 964
North Sydney NSW 2059
Web: www.mycreditfile.com.au

Experian Australia Credit Services Pty Ltd
Phone: 1300 784 134
Mail: PO Box 1969
North Sydney NSW 2060
Web: www.experian.com.au/credit-services/credit-services.html

You have the right to request the above credit reporting bodies not to:

- use credit reporting information for the purposes of pre-screening of direct marketing by a credit provider; or
- use or disclose credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

If you would like more information about how the above credit reporting bodies manage credit related information you can contact them directly and request a copy of their privacy policy.

Does SNP International Pty Ltd provide information to overseas entities?

If you relocate overseas, we may disclose personal information to our overseas agents that operate in the particular country to which you have relocated.

We may also disclose personal information to third parties which are located overseas to whom we outsource our services, including Ireland, the United States of America, and entities or branches which are part of the SNP International Pty Ltd Group of Companies which are located overseas including within the Philippines or New Zealand.

Access to personal information

You have the right to request access to any personal information (including credit information) that we hold about you and for such information to be corrected. You can make a request for access to your personal information by contacting info@cashnowperth.com.au

In some circumstances, we may refuse to provide you with access to your personal information. These circumstances include where:

- providing access would have an unreasonable impact on the privacy of others;
- the information relates to existing or anticipated legal proceedings and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is otherwise required or authorised by law; and
- the request for access is frivolous or vexatious.

In the event that we refuse to provide you with access to your personal information, we will provide you with an explanation for that refusal. Depending on the complexity of the information and/or the request, we will respond to any request for access within 30 days.

You will not be charged a fee for making a request to access your personal information. However, depending on the type of request, a fee may apply and be charged for providing the information to you. The fee covers the cost to us in collating, copying and providing certain information to you.

We will endeavour to provide the requested information as promptly and inexpensively as possible. Following receipt of your request, we will let you know if a fee applies and if so,

the amount. Any applicable fee will most likely be required to be paid prior to us providing documents or information to you. Information about how any applicable fee is calculated will be provided following receipt of your request.

SNP International Pty Ltd will take reasonable steps to ensure that your personal information is accurate, complete and up to date. This allows us to provide quality services to you. If you believe the information we hold about you is incorrect please write to us at the address listed below.

Websites

Our websites use cookies. A cookie is a small text file that a website may place on your computer or mobile device to remember your preferences. The use of cookies may enable us to identify the pages you access and the prior site you visited. You can set your web browser to refuse cookies, however this may mean that you are unable to use the full functionality of our websites.

We also use online advertising tools such as Google Analytics and Yieldify. These may include Remarketing, Google Display Network Impression Reporting, DoubleClick Platform integrations and Google Analytics Demographics and Interest Reporting. Like cookies, these tools collect data about how you interact with our websites. These tools mean that third-party vendors, including Google, use cookies to collect such data and show our ads on sites across the Internet. You can find out more about how Google uses such data and how you can control information sent to Google at www.google.com/policies/privacy/partners. Information about how you can opt out of Google Analytics can be found at <https://tools.google.com/dlpage/gaoptout>. Information about how you opt out from receiving Yieldify messages can be found [here](#). We also interact with social media sites such as Facebook for advertising purposes.

Contacting Us

You may obtain more information about the way SNP International Pty Ltd manages your personal information and about access to and correction of your personal information by applying in writing to:

Customer Care
SNP International Pty Ltd
Suite 14, 885 Albany Highway
East Victoria Park
Email: info@cashnowperth.com.au

Further information on privacy in Australia may also be obtained by visiting the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

Making a complaint

You may make a complaint if you believe that we have breached this Privacy Policy, the Act, the APP or the CR Code by contacting:

Customer Care
SNP International Pty Ltd
Telephone 1300 022 746
Email: info@cashnowperth.com.au

We will endeavour to deal with your complaint as soon as is reasonably practicable. If we are unable to satisfactorily resolve your complaint, it may be referred to a recognised external dispute resolution scheme of which SNP International Pty Ltd is a member.

SNP International Pty Ltd is currently a member of the dispute resolution scheme of the Australian Financial Complaints Authority (AFCA) which is approved by the Office of the Australian Information Commissioner and the Australian Securities and Investments Commission. AFCA provides a free and independent dispute resolution service and can be contacted by telephone on 1800 931 678, by email at info@afca.org.au, by mail to GPO Box 3, Melbourne VIC 3001, or visiting www.afca.gov.au.

You can also contact the Office of the Australian Information Commissioner by visiting the following website and following the steps listed on the website: www.oaic.gov.au/privacy/privacy-complaints.

Acknowledgement and Consent

I/We have read and understood this Privacy Statement and Consent. I/we consent to SNP International Pty Ltd Trading as Cash Now Perth and Cash Now Biz dealing with my/our Personal Information in accordance with the terms of this Privacy Statement and Consent.

I/We acknowledge and agree that these acknowledgements and consents remain in full force and effect until I/we revoke them by written notice to you after (but not be-fore) discharging in full all liability owing by me/us to you.

7. Correct/Update

This site gives users the following options for changing and modifying information previously provided.

Email: privacy@cashnowperth.com.au

Or you can Send mail to the SNP International Pty Ltd office at the following postal address:
Suite 14, 885 Albany Highway
East Victoria Park WA 6101

If you have any questions about this privacy statement, the practices of this site, or your dealings with this Web site, you can contact:

Email: privacy@cashnowperth.com.au

This Privacy Policy may be reviewed from time to time. We reserve the right to change our policy at any time. Any revised version of this policy will be published on our website.

This Privacy Policy was last updated in 04 May 2021