



# Privacy Statement and Electronic Communication: Your Consent

This document contains:

Privacy Statement and  
Electronic Communication

Version 3.2

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This Privacy Statement describes how OurMoneyMarket Holdings Pty Ltd (**'OurMoneyMarket Holdings'**) ABN 30 614 872 105, OurMoneyMarket Operations Pty Ltd (**'OurMoneyMarket Operations'**) ABN 43 640 771 535; OurMoneyMarket Lending Pty Ltd (**'OurMoneyMarket Lending'**) ABN 64 605 231 669, OurMoneyMarket Pty Ltd (**'OurMoneyMarket PL'**) ACN 616 335 409, and OurMoneyMarket Services Pty Ltd (**'OurMoneyMarket Services'**) ABN 66 614 874 761 (together **'OMM'**), collect, use and handle your personal information including in connection with an application to become a member of the OurMoneyMarket Investment Trust ARSN 616 185 534 (the **'Scheme'**) or a credit facility provided by OurMoneyMarket Lending or arranged by OurMoneyMarket Services.

It also describes the matters to which you give your consent in applying to be a member of the Scheme or applying for a credit facility with us. Personal information we collect will be treated strictly in accordance with our Privacy Policy and the Privacy Act 1988 (Cth) (**'Privacy Act'**). Credit-related information we collect will be treated strictly in accordance with our Privacy Policy, this Privacy Statement and Part IIIA of the Privacy Act and the Privacy (Credit Reporting) Code 2014.

Use of the terms 'you' or 'your' in this Privacy Statement means you as an individual or, where you interact with us as a representative of a business, that business. Use of the terms "we", "our" and "us" means, OMM.

## Collection and use of your personal information

You agree that personal information collected by us may be collected, held and used by us for the purpose of on application to become a member of the Scheme, a request, made on your behalf, for a quote for credit, on application for a credit facility and/or managing any credit facility subsequently provided or arranged by OMM.

The personal information we collect may include:

- name;
- mailing address, street address, email address, telephone number and other contact details;
- details of the products and services we have provided to you or that you have enquired about, including any additional information necessary to deliver those products and services and respond to your enquiries;
- any additional information relating to you that you provide to us directly through our website or indirectly through your use of our website; and
- any other personal information that may be required in order to facilitate your dealings with us.

In addition, you agree that your personal information may be collected, held and used for the purposes of:

- Identifying you and verify that your information is correct;
- inform you about a product or service that we think may be of interest to you;
- help us design and improve our products and services;

- invite you to marketing events and webinars;
- conduct and enhance our overall business to add more value to you and our customers;
- Undertake securitisation activities and other activities relating to funding and capital requirements;
- Compiling statistical data e.g. credit scoring information;
- operate, protect, improve and optimise our website, services and business (e.g. perform analytics, conduct research and for advertising and marketing);
- consider and handle any concerns or complaints you or any other person may have;
- protect our business and our customers from fraudulent or unlawful activity;
- comply with our legal obligations and resolve any disputes that we may have with any of our customers.
- correspondence with you and contractors in relation to the credit facility;
- managing your credit facility with us and executing your instructions;
- managing your OurMoneyMarket Lending borrower and/or investment account and our relationship with you;
- complying with legislative and regulatory requirements;
- for internal processes (including risk management and pricing);
- collecting overdue payments;
- provision of custodial services by Certane CT Pty Limited (ABN 12 106 424 088) as the custodian to OurMoneyMarket Investment Trust ('**Custodian**'); and
- marketing our services and understanding services you may be interested in receiving.

You can ask us not to contact you about products and services and not to disclose your information to others for that purpose by emailing us at [info@ourmoneymarket.com](mailto:info@ourmoneymarket.com).

We may also collect information about you from third party social media sources or from a person who has referred you to us or who has, on your behalf, submitted a request for a quote for credit or an application for a credit facility from us.

We may collect information about you from a business which provides information about commercial credit worthiness for the purpose of assessing the application, even if it is an application for consumer credit.

We may obtain a consumer credit report about you from a credit reporting body (CRB), even if the application is for commercial credit:

- to assess the application;
- to confirm your identity and manage our relationship with you;
- for the purposes of obtaining a quote for credit from a credit provider; and
- for the purpose of collecting overdue payments.

We may collect information about you such as your credit worthiness and credit history from credit providers named in the credit application or in any consumer credit report about you.

Credit-related information is a variety of personal information that includes information about your

credit history or creditworthiness. It includes:

- *credit information*, which is information which includes:
  - information about you (including your identity) or your business' loan experience with us and other lenders;
  - consumer credit information;
  - commercial credit reports and information;
  - the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid;
  - repayment history information;
  - default information (including overdue payments);
  - payment information;
  - new arrangement information;
  - details of any serious credit infringements;
  - court proceedings information;
  - personal insolvency information and publicly available information; and
- *credit eligibility information*, which is:
  - information contained in a credit report about you which is obtained by us from a credit reporting body ('CRB'); and
  - information about your creditworthiness that has been derived by us from such a credit report about you.

We may not be able to process your credit application without the information requested.

We may, on your behalf, collect information about you such as your credit worthiness and credit history from a CRB for the purpose of seeking a quote for the cost of credit from a credit provider.

We are required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth) to ascertain and verify a prospective borrower's financial situation.

Unless you tell us not to, by accepting the terms of this statement, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you, including by:

- contacting you by telephone (notwithstanding registration at any time of your telephone number on the Do Not Call Register) or writing to you; and
- sending commercial electronic messages to any electronic address which you provide or for which you are responsible (and in that regard, you warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic messages to those addresses).
- If you do not wish us to use your personal information to provide you with information relating to

promotional material and opportunities discussed in this paragraph, please contact 1300 990 115 or email [info@ourmoneymarket.com](mailto:info@ourmoneymarket.com).

## Disclosure of your personal and credit-related information: general

You agree that we may disclose personal information and credit-related collected about you in the following circumstances:

- to other persons (for example, your employers and referees) to verify that it is correct;
- to our external service providers and contractors (such as any mail house, the Custodian, commercial agent or entities that help us to verify your identity or identify illegal activities and prevent fraud) on confidential terms;
- to our employees, related entities, assignees, agents and external advisers;
- law enforcement, regulatory, government and dispute resolution bodies;
- to any other person we consider necessary to execute your instructions;
- to any financial institution to or from which a payment is made in relation to any account you have or operate;
- other organisations who provide products or services to you jointly with us, or who we believe can offer products or services that will be of use to you;
- other credit providers and financial institutions for the purposes specified in this Privacy Statement;
- to any other person who has referred you to us or who has, on your behalf, submitted a request for a quote for credit or an application for a credit facility to us;
- organisations involved in a transfer or sale of our assets or business;
- our funders, related entities and any organisation that provides credit support or repayment support relating to your credit facility;
- to debt collection agencies for the purposes of collecting overdue payments; and
- in accordance with any consent you give or where disclosure is authorised or compelled by law (for example, to law enforcement, regulatory, government and dispute resolution bodies).

## Do we disclose personal and credit-related information overseas?

We may disclose your personal and credit-related information to recipients located outside Australia.

In some circumstances, we may disclose your personal and credit-related information to recipients located outside Australia for the purposes of processing certain international transactions. Our service providers may be located in the United States and/or India.

The countries we disclose your information to will depend on the details of the transaction you ask us to carry out.

We will take reasonable steps to ensure that the entity to whom we disclose the information stores the information in a secure manner and otherwise complies with the Privacy Act in respect of that information.

## Exchange of your sensitive information

In some cases, sensitive information may be collected for specific purposes (for example, information regarding your health to enable the assessment of a hardship relief application).

You understand that references in this Privacy Statement to personal information include sensitive information such as your medical and health related details, and you agree that we may exchange such information with other parties listed in this Privacy Statement for the purpose of assessing or processing credit applications and may seek further information from any medical attendant consulted by you.

## Exchange of your personal and credit-related information with credit reporting bodies

If you ask OurMoneyMarket Services (in its capacity as a credit representative entity), to obtain on your behalf, your credit history for the purposes of obtaining a quote for credit, or if you are applying for credit from us, you agree that OurMoneyMarket Services as the credit representative entity or OurMoneyMarket Lending as the credit provider, may give a CRB your personal information and credit-related information which may include but is not limited to:

- your full name, including any known aliases, your sex and your date of birth;
- your most recent three addresses;
- the name of your current or last known employer;
- your driver's licence number;
- Your businesses' ABN or ACN number;
- details of any payment default amount of over \$150
- the fact that you have applied for credit and the amount
- the fact that we are a current credit provider to you
- details of payments which are more than 60 days overdue where debt collection action has commenced
- advice that payments are no longer overdue;
- the fact that the credit we provide has been paid or discharged
- that in certain circumstances, you have committed fraud or other serious credit infringement; and
- repayment history information for a 2-year period.

We may obtain a credit report about you from a CRB. A credit report will provide us with information about you that is held by the CRB and which has any bearing on your consumer and commercial creditworthiness. You acknowledge that OurMoneyMarket Services as a credit representative entity, may (if you authorise us to) obtain this information on your behalf, for the purposes of helping you obtain a quote for credit from a credit provider (including OurMoneyMarket Lending). We may then collect this information from any credit representative entity in our capacity as a credit provider.

The CRBs we share information with are:

- Equifax (Equifax Australia Information Services and Solutions Limited), whose privacy policy (which explains how it manages credit-related information) and contact details are at [www.equifax.com.au](http://www.equifax.com.au);
- Illion (Illion Australia Pty Limited and its related parties, Dun & Bradstreet (Australia) Pty Limited and DBCC Pty Limited) whose privacy policy (which explains how it manages credit-

related information) and contact details are at [www.illion.com.au](http://www.illion.com.au); and

- Experian Australia Credit Services Pty Ltd, whose privacy policy and contact details are set out at [www.experian.com.au](http://www.experian.com.au)

**Note:** To understand how we manage your personal and credit-related information, you may obtain a copy of our privacy and credit reporting policy at <https://ourmoneymarket.com/privacy-policy/>.

CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness.

You can ask a CRB not to use or disclose credit-related information it holds about you for a period of 21 days (called a "ban period") without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

As a credit applicant, you agree to us accessing your personal information (including consumer credit-related information) held with a CRB, even if there is a ban period in place, for the purposes of assessing on application for credit or in order to collect overdue payments.

CRBs may use credit-related information they hold to respond to requests from us or other credit providers to "pre-screen" you for direct marketing. You can ask a CRB not to do this. However, as a credit applicant or member applicant you may still receive direct marketing from us (unless you ask us not to by contacting us at 1300 990 115 or email [info@ourmoneymarket.com](mailto:info@ourmoneymarket.com)) that has not been "pre-screened".

## Customer identification

To assist in verifying your identity for the purposes of the Anti-Money Laundering and Counter-Terrorism Act 2006 (Cth), we may use a CRB to provide an assessment of whether personal information you have provided matches (in whole or in part) personal information contained in a credit-related information file in the possession or control of the CRB.

In verifying your identity, the CRB may prepare and provide us with such an assessment and may use your personal information including the names, residential addresses and dates of birth contained in credit information files of you and other individuals for the purposes of preparing such an assessment.

If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

**Note:** If you do not consent to us disclosing your information in this way, we will verify your identity in another way (if possible), which may involve requiring you to provide various supporting identification documents (either original or certified copies).

## Exchange of your personal and credit-related information with credit providers

If you are a credit applicant, you agree that we may disclose information about you (including your credit worthiness or credit history) to other credit providers to assess an application by you for credit, to notify them of a default by you and to inform other credit providers who allege you are in default with them. You

also agree that we may disclose your information to any person reasonably necessary for the purposes of that person taking an assignment of any contract the lender has with you.

## Security

We take reasonable steps to protect your personal and credit-related information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal and credit-related information. However, we cannot guarantee the security of your personal and credit-related information.

## Document Verification Service

The document details you provided as evidence of your identity may be checked with the relevant government agency via the Document Verification Service. You can find more information about the Document Verification Service at [www.dvs.gov.au](http://www.dvs.gov.au). Verification of the evidence of identity documentation is necessary for us to perform our function, activities and provide services.

If you do not provide relevant evidence it will not be possible to verify your identity using the Document Verification System. As a result, we may not be satisfied as to your identity and you may not be able to receive services from us.

## Information about another person

If you provide information about any other person, such as a referee, you agree to tell them:

- that you are providing this information to us;
- of our contact details on this form;
- the reason you are providing their information;
- the fact that we have collected personal information from you; and
- of the contents of this Privacy Statement and Consent.

## Electronic communications

If you provide us with an e-mail address or mobile phone number, you consent to us using them to send you notices and reminders. Paper documents may no longer be given but there may be some documents which we are legally required to give you in hard copy. Electronic communications must be regularly checked for notices from us. To protect your privacy, you should nominate an e-mail address and/or mobile phone number accessible only by you rather than, for example, one which is accessible by your work colleagues or family members. Your consent to the giving of documents by electronic communication may be withdrawn at any time, however a decision to receive communications via paper documents may result in the additional cost of doing so being passed on to you.

## Further information

We take all reasonable steps to ensure that the information (including personal and credit-related information) we may collect, use or disclose is accurate, complete and up-to-date. You have the right to

access your information and correct it if it is inaccurate, out-of-date or incomplete.

You may request access to the information we hold about you at any time by contacting us, or alternatively you can make any changes to your personal details via your OurMoneyMarket account. We will respond to your request within a reasonable time. There is no fee for making a request but we may charge you the reasonable costs of providing our response to a request for access to personal and credit-related information.

If we refuse to give you access to any of your personal and credit-related information, we will provide you with reasons for the refusal and the relevant provisions of the Privacy Act on which we rely to refuse access.

You may also ask us to correct any information we hold about you by contacting us. We encourage you to advise us as soon as there is a change to your contact details, such as your phone number or address. We will deal with your request to correct your information in a reasonable time. If we correct your information and it is information we have provided to others, we will notify them of the correction where we are required to do so by the Privacy Act. If your request to correct your information relates to information which has been provided to us by a CRB or another credit provider we may need to consult with them about your request. We will correct information, where we decide to do so, within 30 days of your request, or longer if you agree.

If we do not agree with the corrections you have requested, we are not obliged to amend your information accordingly, however, we will give you a written notice which sets out the reasons for our refusal.

There are various ways you can contact us to alert us to changes to vital personal and credit-related information (such as a residential address, home phone, etc.). Our contact details are shown below. Your pro-active approach ensures information we hold on you remains accurate and up-to-date. You can also request access to this information which we must grant except in limited circumstances.

You have the right to access and seek correction of the personal and credit-related information we and the Custodian hold about you, and our respective privacy policies contain information about how you may do this, how you may make a complaint about a breach of your privacy rights, and how complaints are handled.

You can also contact us by emailing us at [info@ourmoneymarket.com](mailto:info@ourmoneymarket.com) or calling us on 1300 990 115. If you believe that in handling your personal or credit-related information we have breached the Australian Privacy Principles, Part IIIA of the Privacy Act or the Credit Reporting Privacy Code and you would like to make a complaint, you may use these same contact details noted above to lodge a complaint.

Once we receive your complaint, we will respond to you as soon as possible and will let you know if we need any further information from you. We will notify you of our decision within 30 days, however if we are unable to do so, we will let you know the reason for the delay and the expected timeframe to resolve the complaint.

If you are not satisfied with our response to your complaint, or the way in which we have handled your complaint, you may contact the Australian Financial Complaints Authority, our external dispute resolution scheme, or the Office of the Australian Information Commissioner.

The contact details of these entities are as follows:

**Australian Financial Complaints Authority**

GPO Box 3  
MELBOURNE VIC 3001  
1800 931 678 (free call)  
[www.afca.org.au](http://www.afca.org.au)

**Office of the Australian Information Commissioner**  
GPO Box 5218  
SYDNEY NSW 2001  
1300 363 992  
[www.oaic.gov.au](http://www.oaic.gov.au)

Either of these entities may forward your complaint to another external dispute resolution body if they consider that the complaint would be better handled by that other body.

### Your acceptance

**By checking the box titled, “I/We agree to the acknowledgements and consents set out in the Privacy Statement and Electronic Communication Consent’. If I am not eligible for a Quick Rate Check, I agree that my personal information may be referred to a third party who may be able to assist me with a loan. OurMoneyMarket may be paid a commission for this referral”, clicking the button labelled ‘Next’ (which will submit your enquiry), or providing consent to an intermediary assisting me with my loan application, I/We consent to both:**

- the collection, use, disclosure and storage of your personal information and credit-related information as outlined in this statement; and
- disclosure of my information to a CRB or other organisation for the purposes of electronically verifying my identity as set out above.

