

## **BILLZY – PRIVACY POLICY**

### **OUR COMMITMENT TO PROTECT YOUR PRIVACY**

Billzy Pty Ltd ACN 602 796 298, AFSL No: 494176

and its related businesses (collectively known as "Billzy" and also referred to in this Policy as "us," "we" and "our") seeks to provide the best possible service to its customers by providing the best possible range of financial products and services.

We understand how important it is to protect your personal information. This document sets out our Privacy Policy commitment in respect of personal information that you may provide to us.

We recognise that any personal information we collect about you will only be used for the purposes indicated in our policy, where we have your consent to do so, or as otherwise required or authorised by law. It is important to us that you are confident that any personal information we collect from you or is received by us will be treated with appropriate respect ensuring protection of your personal information.

Our commitment in respect of personal information is to abide by the Privacy Act 1988 (Cth) and any other relevant law.

### **WHO IS BILLZY?**

Billzy is an organisation that has developed a digital closed community through which members can access all the tools they need to pay invoices and have invoices they have issued paid. We may also market other products.

### **PERSONAL INFORMATION**

When we refer to **personal information** we mean information or an opinion about you, from which you are, or may reasonably be, identified.

This information may include your name, date of birth, driver's licence number, marital status, number and age of your dependants, phone number, email address, address, nationality and employment history. The personal information we collect about you may also include **credit information** about you. Credit information is information which is used to assess your eligibility for a loan and may include information about your income, assets, liabilities and repayment history information.

The personal information we collect about you may also include **sensitive information** about you. Sensitive information includes information about your health, race or ethnic background, religion, trade union membership, political opinion, sexual preference or criminal record). Due to the nature of our services, it is not common practice for us to collect sensitive information about you, unless such information is required in order to process an application for any of our services. We will only collect sensitive information about you with your consent.

## **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, including assessing your application for membership, assessing and obtaining approval for finance, and the direct marketing of our products and services. If you are applying for employment with us we may also collect personal information about you.

## **HOW DO WE COLLECT YOUR PERSONAL INFORMATION?**

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

- apply to be a member of Billzy or apply for any of the services we provide;
- attend an event hosted by us; or
- apply for employment with us.

Where reasonable and practical we will collect your personal information only directly from you. However, we will also collect 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, through our brokers and introducers), from advisers such as accountants or lawyers or other organisations authorised by you.

If you do not provide the information requested by us, we may not be able to provide you with our services.

If you provide personal information to us about someone else, you must ensure that you are entitled to disclose that information to us and that, without us taking any further steps required by privacy laws, we may collect, use and disclose such information for the purposes described in this Privacy Policy. For example, you should take reasonable steps to ensure the individual concerned is aware of the various matters detailed in this Privacy Policy. The individual must also provide the consents set out in this Privacy Policy in respect of how we will deal with their personal information.

We may also collect credit-related personal information about you as a result of credit checks that you authorise us to carry out.

The kinds of credit -related personal information we may collect about you includes:

- information about your identity;
- 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; and
  - information about your personal insolvency.

## **HOW DO WE USE YOUR PERSONAL INFORMATION?**

We use your personal information 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 provide you with the products or services you requested;

- to verify your identity;
- to assess, process and manage your application for membership of Billzy or for one of our products or services, including to verify your details and assess our risk;
- to assess, process and manage your application for employment; or
- for complaints handling or data analytics purposes.

In particular, when assessing an application for finance, we may use your credit-related personal information for the purposes of assessing the application, assessing your credit-worthiness or managing the finance provided to you.

## **TO WHOM WILL WE DISCLOSE YOUR PERSONAL INFORMATION?**

To enable us to maintain a successful business relationship with you, we may disclose your personal information to:

- organisations that provide products or services used or marketed by us, including, including other credit providers, financial institutions, credit reporting agencies, rating agencies and debt collectors;;
- your employer/s or referees, your professional advisors, your bank and any other organisation that may have or is considering having an interest in any finance we provide to you;
- companies and contractors who we retain to provide services for us, such as IT contractors, call centres, stationery printing houses, mail houses, storage facilities, lawyers, accountants and auditors, who will need to have access to your personal information to provide those services;
- people considering acquiring an interest in our business or assets; and
- other individuals or companies authorised by you

By providing us with your personal information, you consent to us disclosing your information to such entities without obtaining your consent on a case by case basis.

Sometimes we are required or authorised by law to disclose your personal information. Circumstances in which we may disclose your personal information would be to a Court, Tribunal or law enforcement agency in response to a request or in response to a subpoena or to the Australian Taxation Office.

We may from time to time transfer personal information outside Australia in accordance with the Privacy Act to countries whose privacy laws do not provide the same level of protection as Australia's privacy laws. For example, we may transfer your personal information to the Asia-Pacific, European Union or the United States of America. We may also use cloud storage and IT servers that are located offshore.

By providing us with your personal information, you consent to us disclosing your information to entities located outside Australia and, when permitted by law to do so, on the basis that we are not required to take such steps as are reasonable in the circumstances to ensure that any overseas recipient complies with Australian privacy laws in relation to your information.

## **NOTIFIABLE MATTERS**

We may provide your credit information to a credit reporting body. The credit reporting body may provide the information that we report about you to other credit providers to assist them to assess your credit worthiness. We may also obtain information that other credit providers have provided to the credit reporting body to use in our assessments of your credit-worthiness.

If you fail to meet your payment obligations in relation to any finance that we have provided to you, or any finance 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 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 '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, contact the following credit reporting bodies at:

- [www.veda.com.au](http://www.veda.com.au);
- [www.dnb.com.au](http://www.dnb.com.au);
- [www.experian.com.au](http://www.experian.com.au).

## **DIRECT MARKETING**

From time to time we may use your personal information to provide you with current information about 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 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.

## **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 with you we will ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information (including your credit related personal information) that we hold about you, you should contact us to have it updated. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

## **ACCESS TO YOUR PERSONAL INFORMATION**

We will provide you with access to the personal information we hold about you, subject to limited exceptions in the Privacy Act as outlined below. You may 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.

To access personal information that we hold about you, use the contact details specified below. We may charge a fee for our reasonable costs in retrieving and supplying the information to you.

## **DENIED ACCESS TO PERSONAL INFORMATION**

There may be situations where we are not required to provide you with access to your personal information. For example, such a situation would be information relating to an existing or anticipated legal proceeding with you, or if your request is vexatious. An explanation will be provided to you if we deny you access to your personal information we hold.

## **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 will offer you the opportunity of doing business with us without providing us with personal information. Such a situation would be where you make general inquiries about interest rates or current promotional offers.

## **HOW SAFE AND SECURE IS YOUR PERSONAL INFORMATION THAT WE HOLD?**

We will take reasonable steps to protect your personal information, including your credit-related personal information by storing it in a secure environment, and when the information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

## **FURTHER INFORMATION AND COMPLAINTS**

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 contact details below:

## **CONTACT DETAILS**

You can contact us by calling us on **1300BILLZY** or by writing to Billzy Pty Ltd ACN 602 796 298 at PO Box 536, SHERWOOD, QLD, 4075

Alternatively, you can email us at **contact@billzy.com**

We will deal with the complaint by investigating the complaint, and providing a response to the complainant within 15 business days, provided that we have all necessary information and have completed any investigation required. In cases where further information, assessment or investigation is required, we will seek to agree alternative time frames with you.

## **ALTERNATIVE FORMS OF OUR PRIVACY POLICY**

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

## **CHANGE IN OUR PRIVACY POLICY**

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices.

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

This Privacy Policy was last updated in November 2017.