



PRIVACY POLICY

SureMoney PTY LTD

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The Sure Money privacy policy controls how we collect, store and use the personal information provided by you. Our policy complies with the terms, and the spirit, of both the Privacy (Credit Reporting) Code 2014; and the Privacy Act 1988 (Cth) (“the Privacy Laws”).

The Privacy Laws allow us to collect credit information about you, and also to collect credit eligibility information regarding your dealings with third-party credit providers.

By using the Sure Money website you agree that we may deal with your personal information as outlined in the terms of our privacy policy (as may be amended from time to time)

Our privacy policy outlines the kind of personal information we obtain from you, how we store it; and how we use it. We also set out below how you can access your own information and how to lodge a complaint if you wish to do so.

Please note that when you are making enquiries about a Sure Money personal loan, we may ask you for your name and contact details, medical information, employment status, current income; credit history; bank account details; details of any litigation in which you have been involved; and details of any past insolvency (“Personal Information”).





We may use the Personal Information you provide to us, and reports provided to us by third-party credit reporting agencies; to help us make the right decision on your loan application. When you do submit a loan application to us there is no guarantee that it will be approved.

We collect information about you from your use of this website; from third-party credit providers and credit reporting agencies. You accept that those credit reporting agencies may retain your Personal Information for the purpose of future credit assessment by them and/or other credit providers.

We may consider information from your third-party credit providers, your employer, your bank, your credit card provider, your insurer; and your court records (if any); when we are assessing your loan application.

When we do collect Personal Information about you, you consent to us using it to assess your loan application, enforcing our rights under the loan contract, and sharing that Personal Information with other credit providers and reporting agencies, including listing the fact that you have made a loan application to us.

You agree to us (and others) using your Personal Information to market our products and services to you. You have the right to opt out of direct marketing from us and other credit providers.

You consent to us disclosing your Personal Information to your joint borrowers, third-party credit providers, credit reporting agencies, insurers, our lawyers and our accountant.

You have the right under the Privacy Act to request access to your Personal Information and also have the right to ask us to make corrections to it if it is inaccurate or not relevant.

The Privacy Act gives you the right to make a complaint to us if you believe that we have not complied with our privacy obligations, including our obligations under the Privacy Laws.





In this regard, you can email Sure Money's privacy officer at customer@suremoney.com.au.

We will normally respond within 4 weeks. Please note that we may decline your request if such access is illegal or related to unlawful activity by you.

If you believe that we have not handled your complaint properly, you can contact, the Australian Financial Complaints Authority. Their contact details are 1800 931 678, info@afca.org.au

We store your Personal Information electronically and securely. When we use third-party specialists to store your Personal Information, we demand that they comply with our security requirements. We are unlikely to disclose credit information or credit eligibility information to entities that do not have an Australian link.

In the event of any data breach, we will respond to the data breach promptly in accordance with our high standards. If any data breach is likely to cause you loss or damage, we will notify you of the breach and help you manage the issue.

Please note that we are also obliged to retain your Personal Information to enable us to comply with the provisions of the Personal Property Securities Act 2009 (Cth), National Consumer Credit Protection Act 2009 (Cth), Financial Sector (Collection of Data) Act 2001 (Cth); and the Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

This policy is published on the SureMoney website; and is available free of charge.

