

Privacy policy

Beyond Merchant Capital Pty Ltd ACN 604 670 662 and its related bodies corporate (referred to in this document as **we**, **us** or **our**) recognise that your privacy is very important and we are committed to protecting the personal information we collect from you. The *Privacy Act 1988* (Cth) (**Privacy Act**), and the Australian Privacy Principles (**APPs**) govern the way in which we must manage your personal information and this policy sets out how we collect, use, disclose and otherwise manage your personal information.

Our separate Credit Reporting Policy sets out how we collect, use, disclose and otherwise manage credit-related information.

Both this Credit Reporting Policy and the Privacy Policy are available at www.beyondmerchantcapital.com.au or on request by contacting us as set out below.

Collection

Types of information collected

We may collect and hold personal information about you, that is, information that can identify you, and is relevant to providing you with the products and services you are seeking. The kinds of information we typically collect include name, gender, address, phone number, email address, driver's license, bank account details, place and type of business and other relevant information relevant to providing you with the products and services you are, or someone else you know is, seeking.

If you apply for services and products from us, we may also collect and hold various information about you and your financial position, including credit information or credit eligibility information. Our separate Credit Reporting Policy sets out how we deal with that information.

Method of collection

Personal information will generally be collected directly from you through the use of any of our standard forms, over the internet, via email, in person or through a telephone conversation with you. We also collect personal information about you from third parties such as Veda, landlords and suppliers acting on your behalf. There may, however, be some instances where personal information about you will be collected indirectly because it is unreasonable or impractical to collect personal information directly from you. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected.

Purpose of collection

The personal information that we collect and hold about you, depends on your interaction with us. Generally, we collect, use and hold your personal information if it is reasonably necessary for or directly related to the performance of our functions and activities and for the purposes of:

- (a) providing products and services to you or someone else you know;
- (b) assessing your application;
- (c) responding to your enquiries;
- (d) providing you with information about other products and services that we, our related entities and other organisations that we have affiliations with, offer that may be of interest to you;

- (e) providing you with information relevant to your type of business or other area of expertise or interest;
- (f) facilitating our internal business operations, including the fulfilment of any legal requirements; and
- (g) analysing our products and services and customer needs with a view to developing new or improved products and services.

Credit Bureaus

We collect, hold and use, information related to your commercial and consumer creditworthiness from a credit reporting body, for all purposes permitted by law. We also disclose information to them. This activity is conducted for the purpose of assessing your credit capacity, eligibility or history in connection with an application or an obligation as a guarantor, collecting payments from you, and managing our credit relationship. Creditworthiness information includes information that is both positive (like payment information) and negative (like defaults or serious credit infringements that we may disclose to credit reporting bodies if you fail to pay us). Our credit reporting policy and the credit reporting body's privacy policy have more information on how we, and the credit reporting body, manage personal information, including creditworthiness information.

Failure to provide information

If the personal information you provide to us is incomplete or inaccurate, we may be unable to provide you, or someone else you know, with the products and services you, or they, are seeking.

Internet users

If you access our website, we may collect additional personal information about you in the form of your IP address and domain name.

Our website uses cookies. The main purpose of cookies is to identify users and to prepare customised web pages for them. Cookies do not identify you personally, but they may link back to a database record about you. We use cookies to monitor usage of our website and to create a personal record of when you visit our website and what pages you view so that we may serve you more effectively.

Our website may contain links to other websites. We are not responsible for the privacy practices of linked websites and linked websites are not subject to our privacy policies and procedures.

Use and disclosure

Generally, we only use or disclose personal information about you for the purposes for which it was collected (as set out above). We may disclose personal information about you to:

- (a) our related entities to facilitate our and their internal business processes;
- (b) service providers, who assist us in operating our business and providing products and services to you (including information technology service providers);
- (c) our related entities and other organisations with whom we have affiliations so that those organisations may provide you with information about products and services and various promotions.

We may disclose personal information about you overseas. For instance, our related bodies corporate, third party service providers or other recipients may be based overseas or may use infrastructure outside Australia, including in South Africa.

In some circumstances, the law may permit or require us to use or disclose personal information for other purposes (for instance where you would reasonably expect us to and the purpose is related to the purpose of collection).

Security

We store your personal information in different ways, including in paper and in electronic form. The security of your personal information is important to us. We take all reasonable measures to ensure that your personal information is stored safely to protect it from interference, misuse, loss, unauthorised access, modification or disclosure, including electronic and physical security measures.

Access and correction

You may access the personal information we hold about you, upon making a written request. We will respond to your request within a reasonable period. We may charge you a reasonable fee for processing your request (but not for making the request for access).

We may decline a request for access to personal information in circumstances prescribed by the Privacy Act, and if we do, we will give you a written notice that sets out the reasons for the refusal (unless it would be unreasonable to provide those reasons).

If, upon receiving access to your personal information or at any other time, you believe the personal information we hold about you is inaccurate, incomplete or out of date, please notify us immediately. We will take reasonable steps to correct the information so that it is accurate, complete and up to date.

If we refuse to correct your personal information, we will give you a written notice that sets out our reasons for our refusal (unless it would be unreasonable to provide those reasons), including details of the mechanisms available to you to make a complaint.

Complaints and feedback

If you wish to make a complaint about a breach of the Privacy Act, the APPs or a privacy code that applies to us, please contact us using the details below and we will take reasonable steps to investigate the complaint and respond to you.

If after this process you are not satisfied with our response, you can submit a complaint to the Office of the Information Commissioner. To lodge a complaint, visit the 'Complaints' section of the Information Commissioner's website, located at <http://www.oaic.gov.au/privacy/privacy-complaints>, to obtain the relevant complaint forms, or contact the Information Commissioner's office.

If you have any queries or concerns about our privacy policy or the way we handle your personal information, please contact us at:

Street address: Level 4, 11 Finchley Street, Milton, Queensland

Email address: info@beyondmerchantcapital.com.au

Telephone: 1300 733 822

Website: www.beyondmerchantcapital.com.au

For more information about privacy in general, you can visit the Office of the Information Commissioner's website at www.oaic.gov.au.