

## **Privacy Statement & Consent**

This statement describes how your Credit Provider, Finkey Capital Pty Ltd ABN 37 662 168 916 (our, we, us), an authorised holder of Australian Credit Licence no.550288, will collect, use, handle and disclose your personal information in connection with a financing or credit application or loan account with Finkey or account/onboarding with Finkey's Customer-Network Vendor Portal.

The consent also applies to public enquiries, applicants or borrowers using our online platform and loan facility with us, a prospective or onboarded Vendor (Finkey Accredited Organisation, installer, supplier or manufacturer) making an enquiry, application or using our online platform, including the collection of personal information about officeholders and authorised individuals applying to become a Finkey Vendor.

### **The personal and commercial information we collect**

The Privacy Act 1988 allows us and other applicable persons to gather and disclose personal information about you, in connection to an application for credit submitted by you. Personal information includes but not limited to:

- Full name.
- Sex.
- Date of birth.
- Most recent or previous addresses if (current under two years).
- Name of your current or previous available employer.
- Driver's license details (number or card number).
- Biometric information and imagery, including a live photo capture of you or your Driver's Licence.
- Your business's ABN or ACN number.
- Specific information about your relationship with your business.
- Credit and criminal history of your business and you as an authorised person or officeholder.
- Evidence of home or land title ownership (Title Certificate, Land Tax Statement, Council Utility Statements, Water Rates, etc).
- That we are a current Credit Provider to you and confirm your relationship status with us as a Credit Provider.
- The amount and limit of credit applied or held with us.
- Details of overdue payments and any debt collection administration or enforcement.
- Administration of outstanding payments.
- Credit account closure or payment completion, such as the credit provided to you by us has been paid or discharged.
- Suspicion or validated fraudulent activity or serious credit infringements.
- information about closed or terminated credit accounts and repayment history.
- Other sensitive personal information, such as medical records, for processing hardship applications.
- Other information about your credit (status, worthiness, history or servicing capacity) that we, as a Credit Provider, can disclose under the Privacy Act 1988.

## **How we collect and use your personal information**

You agree and consent to that any personal information (including a credit report) obtained by us may be collected, held and used by us to process an application (0% Green Plan or Green Loan or Network Vendor Onboarding Application) to provide products and services to you, to forward an enquiry to a third party or Finkey Network Vendor, instigate and manage a commercial relationship with you, process a request made on your behalf, a query or a quote for finance, credit or account, and/or for managing any inactive or active loans or accounts.

We collect and hold your information, and you agree that your personal information will be used for:

- assessing and processing an application;
- assessing your creditworthiness;
- validating you as an officeholder of a business or organisation;
- correspondence with you and Network Vendors about a finance request or loan account;
- processing your questions, requests or instructions;
- managing your credit facility with us and executing your instructions;
- managing your Finkey account and our relationship with you;
- complying with legislative and regulatory requirements;
- for processes set out under our internal policies, procedures and compliance;
- setting up third-party or external payment processing systems;
- when in default, collecting overdue payments;
- if your account is delinquent, refer matters to third-party collections and external payment systems;
- tracking the performance of a Finkey rewards program or scheme and administration and referrals to third-party partners assisting Finkey with facilitating the program or scheme;
- administration and tracking of the performance of programs and incentives if you have a Finkey account linked to a government program;
- tracking products and services and all other sales, marketing and promotions; and
- finding opportunities and understanding the products and services that may be tailored to you and your interests.

The personal information we request is necessary to consider your finance request, credit application or provide other products and services, including connecting you with the products and services offered by our Network Vendors. We cannot process your applications or requests without the personal information requested.

You agree that we may also need to collect personal information about you from other Credit Providers and disclose your personal and credit information to other credit providers who assist us with processing your application, requests, and other administrative processes we need to execute for you as a credit applicant or holder of credit with us. We will also disclose or seek to verify any credit-related information, such as breaches in terms like payment defaults.

We may also seek and obtain further personal information that is sensitive in nature for situations where there is a complaint, hardship application or any other interaction where

sensitive information may be required with your consent.

### **Biometric information capture - to verify your identification**

To maintain the highest level of compliance under the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act 2006 (Cth) and the National Consumer Credit Protection (NCCP) Act 2009 (Cth), we may collect biometric information through a third-party identification verification service from you or a third party to verify your identity as part of your credit application or an application to become a Finkey Vendor as an authorised officeholder of the entity.

We may collect information about you from a person or an organisation, such as a Finkey Network Network Vendor, who has referred you to us or who has, on your behalf, submitted a request for a query or an application for finance or a credit product from us.

We additionally collect information about your installed solar, battery, wind or other renewable energy generation system from the relevant product Network Vendor.

We may collect information about you from an organisation that handles personal or commercial credit information, such as a CRB or Credit Bureau or an authorised organisation that provides consumer credit information or commercial creditworthiness to assess an application for finance or credit and to report on account defaults and delinquencies.

### **Laws and Regulations that require us to collect your personal information**

In adherence to the AML/CTF Act 2006 (Cth) and the NCCP Act 2009 (Cth), we must assess and verify the financial situation of potential borrowers. Under the law, we must collect certain information before onboarding you as an applicant, borrower, or customer. Details about you include your creditworthiness and credit history, from credit providers listed in the credit application or any consumer credit report related to you.

### **How we disclose your personal or corporate information**

We may share the personal information we have collected from you, which includes but is not limited to the following:

- Persons or Vendors who are authorised to refer you to us or have submitted requests for quotes or credit applications on your behalf.
- Government agencies, entities, or any appointed auditors and agents (including state or territory authorities) if your relationship with us is through or referenceable to a government program, accreditation or scheme or your relationship with us is facilitated through the provision of their programs or schemes.
- Our related body corporates, subsidiaries, entities, agents and advisers.
- Entities that assist us with executing our obligations under the AML/CTF Act include fraud and illegal activity detection.
- Service providers, credit providers and other financial institutions, for payments processing and other administrative tasks associated with your account.
- When in default or delinquency, we will engage debt collection agencies for overdue payment collection.

- External service providers, verification partners and third parties, including Credit Bureaus (Credit Reporting Bureaus), who we use to verify your identity, employer, consultants, joint applicants, guarantors and other referees, to verify your application or credit account with us.
- External service providers and entities that assist us with identifying you and preventing fraud.
- Government and non-government organisations engaged in asset management and transfers.
- Law enforcement, regulatory, government, and dispute resolution entities when appropriate and applicable under law.
- Other entities that will assist us in executing your requests or instructions.
- Other entities under your consent, such as doctors, medical centres or hospital administration, for hardship applications caused by medical episodes.

### **Exchanging information with CRBs**

We obtain information from or disclose to a CRB such as Equifax, Illion and Experian Australia. You must review the Privacy Policies of these CRBs, which are available on their websites.

Suppose you apply for finance or credit with us or are an existing Finkey account holder. In that case, you consent that we may disclose your personal information to a credit-reporting body and obtain your credit history to assess your creditworthiness. You also consent that we may disclose that you are in default under a finance or credit agreement or have breached credit terms.

Our requests to CRBs for reporting on your credit status, history or worthiness may return information that we provide in reports to other credit providers to assist them in assessing your eligibility.

We must also verify your personal information using secure and independent sources that assist us with matching the personal information you provide and data in credit information files held by the CRB to identify you and comply with the relevant regulations such as the AML/CTF Act 2006 (Cth).

### **The CRBs we use**

Finkey may disclose your credit information to one or more CRBs, which are Equifax Australia Information Services & Solutions Pty Limited (EAISS) ([www.equifax.com.au](http://www.equifax.com.au)), Illion ([www.illion.com.au](http://www.illion.com.au)) and Experian Australia ([www.experian.com.au](http://www.experian.com.au)). The Privacy Policy of each of these CRBs explains how it will manage your personal information. These policies can be found on their websites. We encourage you to review the above policies to satisfy any concerns.

In verifying your identity, the CRB may prepare and provide Finkey Capital Pty Ltd and its related body corporates or subsidiaries with a credit report or assessment. It may use your personal information and other individuals or applicants to prepare these reports or assessments.

If you have reasonable grounds to believe that you have been or are likely to be a victim of fraud (including identity fraud), you have the right to request EAISS to refrain from using or

disclosing any credit reporting information it holds on you for a period of 21 days, which is also known as the ban period (unless extended). If you suspect that you have been or are likely to be a victim of fraud, including identity fraud, you can ask a CRB not to disclose or use any credit information it holds about you for 21 days without your consent.

As a credit applicant, you give us consent to access and inquire about your personal and credit information with a CRB, for the purpose of assessing a credit application or collecting overdue payments, even during a ban period.

### **Sharing information:**

If you share someone else's information, like a joint applicant, you must let them know that you are providing their information to us, and share our contact details, the reason for providing their information, the fact that we have collected personal information from you, and this Privacy Statement and Electronic Communication Consent.

### **Sharing your information**

#### **Finkey Network Vendors**

If you utilise our services to search for Vendors or obtain quotes for eligible products and services, we will identify you in accordance with this Privacy Statement and Consent, our Privacy Policy and Terms of Use and Terms and Conditions.

You consent to provide your information to a Vendor. We provide only basic information you provide about you to the Vendor.

We treat any of your personal or credit information we gather from you, Credit Bureaus or Service providers for the purposes of Credit Application or a Loan/Credit Contract as sensitive. We do not disclose this information to the Vendor.

You agree that we will disclose the outcome or status of your Credit Application or Credit Contract and the Credit Limit to the Vendor you have engaged.

#### **With wholesale funders and investors**

If you are or plan to become a credit applicant. In that case, you agree that we may disclose information, including but not limited to your financial circumstances, creditworthiness and credit history, to any individual or organisation who offers to guarantee or has provided us with wholesale funding to guarantee the credit extended to you.

#### **With renewable energy manufacturers, suppliers or distributors and utility companies**

Suppose you are successful for credit or have an account with us. In that case, you agree that we may disclose information about the purpose of your finances to renewable energy manufacturers, suppliers, distributors, energy utility (power, water, grid) companies, or their third parties for developing partnerships and supply arrangements with our Network Vendor network, engaging in and developing programs and incentives.

### **With government agencies**

Suppose you are successful for credit or have an account with us. In that case, you agree that we may disclose information about the purpose of your finances to the government to inquire or apply for government schemes, including grants and programs, where we would need to demonstrate how and to whom we lend credit.

### **Overseas partners and third parties**

We work with service providers and third parties in Australia and store and hold your information on secure web servers in Australia for at least seven years. You agree that we can share your personal information with service providers and third parties outside of Australia. As such, your information may be transferred to countries with different data protection laws than Australia.

We may also disclose personal information you have provided to us to be reasonably used by us to verify you to your employer to obtain verification of your employment and income from them.

### **We will disclose your personal information as per:**

- Our Privacy Policy;
- A purpose we reasonably require, including identifying you and compliance with AML/CTF;
- A purpose we deem necessary for credit assessment;
- Required or permitted by law; or
- any other purpose or situation where you have provided consent.

### **Your Consent**

By accepting our terms and content in the Privacy Statement, you consent to us using your personal information for the purposes outlined, including promotional purposes. This includes, but is not limited to, advertising products, services, and business through various communication channels. These may include contacting you via telephone or in writing and sending commercial electronic messages to the electronic addresses you provide.

You have the right to access and correct your personal information and are responsible for informing us of any changes to your contact information.

### **Withdrawal of Consent**

You have the right to withdraw your consent and subscription to our marketing communications and publications and for us not to disclose your information to others at any time by providing written notice to us at [privacy@finkey.co](mailto:privacy@finkey.co) or by selecting the 'unsubscribe' button in our communications to you, if applicable. CRBs may also use your credit information for marketing (pre-screening), including our requests.

You can directly request with the CRB that your information is not to be used for marketing. As a credit applicant, Vendor or account holder with us, you may still receive direct marketing from us (unless you've unsubscribed).

For more details, please refer to our Privacy Policy

## **You Accept ALL Our Terms**

By checking any box or highlighting any responsive buttons titled 'I accept the Privacy Policy, Privacy Statement, Electronic Communication Consent', Privacy, Terms and Conditions, Terms of Use, Consents, Advice, Statements, and Notices available on Finkey's website [finkey.co](https://finkey.co), clicking any 'acknowledgement' or 'acceptance' buttons after inputting your personal information, clicking buttons labelled 'apply', 'apply now', 'submit', 'submit application', 'agree', 'send', or providing consent to your Network Vendor, third-party or accredited organisation obtaining your contact information to recommend you to Finkey, you agree to the collection, use and disclosure of your personal information as outlined in this statement.