



INSTAREM PRIVACY POLICY

Feb 2015

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PRIVACY POLICY

'INSTAREM LIMITED (INSTAREM) RESPECTS YOUR RIGHTS TO PRIVACY UNDER, AND IS BOUND BY, THE PRIVACY ACT 1988 (CTH) (ACT), THE AUSTRALIAN PRIVACY PRINCIPLES (AVAILABLE AT WWW.OAIC.GOV.AU). INSTAREM DEALS WITH PERSONAL INFORMATION COLLECTED BY IT IN ACCORDANCE WITH THIS PRIVACY POLICY (POLICY). WHEN USED IN THIS POLICY, "PERSONAL INFORMATION" HAS THE MEANING GIVEN IN THE ACT, BEING IN GENERAL TERMS, INFORMATION OR OPINION ABOUT AN IDENTIFIED INDIVIDUAL, OR AN INDIVIDUAL WHO IS REASONABLY IDENTIFIABLE.'

This is a summary of our Privacy Policy.

WHAT KINDS OF PERSONAL INFORMATION DO WE COLLECT AND HOLD?

When you apply for our products or services, we collect information that is necessary to be able to provide you with those products or services. For instance, we may ask for identification information such as your name, address, driving license number and date of birth.

Instarem is required to collect certain personal information under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws).

WHY DO WE COLLECT, HOLD, USE AND DISCLOSE PERSONAL INFORMATION?

We collect most personal information directly from you through the access and use of the Instarem website. Where you are a client of Instarem, Instarem may be subject to compliance with its obligations under the Act and may access third party electronic databases necessary to assist it to identify you and such databases

could contain credit information. Instarem may therefore collect information about you that it has obtained from businesses that provide information about the credit worthiness of individuals, including consumer credit reports from a credit reporting body.

Sometimes we collect personal information about you from other people

HOW DO WE COLLECT PERSONAL INFORMATION?

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Sometimes we collect personal information about you from other people

WHO DO WE DISCLOSE YOUR PERSONAL INFORMATION TO, AND WHY?

We may share your personal information with other Instarem Group companies. Sometimes we may disclose your personal information to organisations outside the Instarem Group such as

- i. to Instarem's contractors or service providers for the purposes of conducting its business and providing its services or products to you, including web hosting providers, IT systems administrators and payment processors,
- ii. to Instarem's intermediary banks in order to process certain transactions on your behalf, for example, by disclosing your name and address;
- iii. to any partners, agents or intermediaries who are a necessary part of the provision of Instarem's products and services;

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iv. to international intermediaries to complete your transactions;

v. to credit reporting bodies if you are a client of Instarem for the purpose of identifying you, in which case the information will be limited to your identity particulars, including your name, sex, address, date of birth and drivers licence number;

vi. to any government regulatory bodies that normally require it or may request it;

SECURITY OF INFORMATION COLLECTED

We use a range of physical and electronic security measures to protect the security of the personal information we hold. For example

- access to information systems is controlled through identity and access management;
- employees are bound by internal information security policies and are required to keep information secure;
- Data is held in highly secure servers

DO WE DISCLOSE PERSONAL INFORMATION OVERSEAS?

We may disclose your personal information to recipients located outside Australia. These entities may include:

- Instarem Group companies
- Instarem Group service providers; and
- International Intermediaries

DO WE USE OR DISCLOSE PERSONAL INFORMATION FOR MARKETING?

We will use your personal information to offer you products and services that we believe may interest you. We will not do this if you tell us not to.

Unless you tell us not to, we will disclose your personal information to companies within the Instarem Group so they can market their products and services to you.

ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

You can request access to the personal information we hold about you. You can also ask for corrections to be made. To do so, please contact us on the details listed at

'Contact us'.

RESOLVING YOUR PRIVACY CONCERNS AND COMPLAINTS - YOUR RIGHTS

If you are concerned about how your personal information is being handled or if you would like to make a complaint, please contact us on the details listed at 'Contact us'.

If you are unhappy with our response, there are other bodies you can go to.

The Financial Ombudsman Service (FOS) can consider most complaints about your credit information involving providers of financial services.

FOS can be contacted at:

Financial Ombudsman Service
GPO Box 3

Melbourne VIC 3001

Phone: 1300 78 08 08

www.fos.org.au

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your credit information.

The Commissioner can be contacted at:

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

www.oaic.gov.au

Contact us

You can contact us by:

- writing to us at support@instarem.com

Our Privacy Officer can also be contacted in relation to privacy concerns by writing to privacy@instarem.com



**THANK
YOU!**
