



NIUM

PRIVACY NOTICE

AUSTRALIA

JULY 2021

Instarem (powered by NIUM) respects your rights to privacy under, and is bound by, the Privacy act 1988 'Cth' – the 'Act', the Australian privacy principles available at www.oaic.gov.au. Instarem (powered by NIUM) deals with personal information collected by it in accordance with this privacy Notice (hereinafter "Notice"). When used in this notice, "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.

1. 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 (powered by NIUM) 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).

2. 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 (powered by NIUM) website. Where you are a client of Instarem (powered by NIUM), Instarem (powered by NIUM) 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 (powered by NIUM) 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.

3. HOW DO WE COLLECT PERSONAL INFORMATION?

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

We may share your personal information with other Instarem (powered by NIUM) Group companies. Sometimes we may disclose your personal information to organizations outside the Instarem (powered by NIUM) Group such as:

- a) to Instarem (powered by NIUM)'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.
- b) to Instarem (powered by NIUM) 's intermediary banks in order to process certain transactions on your behalf, for example, by disclosing your name and address.
- c) to any partners, agents or intermediaries who are a necessary part of the provision of Instarem (powered by NIUM) 's products and services.
- d) to international intermediaries to complete your transactions.
- e) to credit reporting bodies if you are a client of Instarem (powered by NIUM) 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 driver's license number.
- f) to any government regulatory bodies that normally require it or may request it.

5. 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:

- a) access to information systems is controlled through identity and access management.
- b) employees are bound by internal information security policies and are required to keep information secure.
- c) data is held in highly secure servers.

6. DO WE DISCLOSE PERSONAL INFORMATION OVERSEAS?

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

- a) Instarem (powered by NIUM) Group companies.
- b) Instarem (powered by NIUM) Group service providers; and
- c) International Intermediaries.

7. 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 (powered by NIUM) Group so they can market their products and services to you.

8. 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".

9. 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 and the resolution, you can forward your concerns to the Australian Financial Complaints Authority (AFCA). AFCA can be contacted through:

- Website: www.afca.org.au
- Phone: 1800 831 678 (free call)
- Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

For guidance on how to lodge a complaint/matter with AFCA please visit the AFCA website first at [Make a Complaint \(afca.org.au\)](#)

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

10. 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.



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