

PERSONAL INFORMATION COLLECTION NOTICE & CONSENT

PERSONAL INFORMATION COLLECTION NOTICE.

- **Why we collect your information.** We (Lumi Financial Management Pty Limited (ABN 79 627 897 643) and Lumi Finance Pty Limited (ABN 75 627 897 625)) primarily collect your information to provide finance and related services to you (or a borrower for whom you have provided a security, such as a guarantee) and to comply with our legal obligations.
- **The kind of information we collect.** We collect a range of information about you – this includes your personal information, sensitive information (such as biometric data), and credit related information.
- **How we collect your information.** We collect your information when you interact with us, and may also collect it from someone else (like someone who has referred you to us, your finance broker or credit reporting bodies, or from a borrower for whom you have provided a security, such as a guarantee). By providing us with your information, you confirm that you are authorised to possess and provide these details to us.
- **What happens if you don't provide your information.** If you do not provide your information, we may not be able to provide finance to the borrower.
- **What do we do with your information.** We may use your information to
 - provide and administer our products and services,
 - market products and services to you (unless you tell us not to),
 - comply with our obligations (including anti money laundering laws, sanctions laws and taxation laws),
 - improve and audit our products and services, and
 - manage and recover our debts. You have the general right to access your personal information that we hold.
- **Who we share your information with.** We share your information with others, such as
 - our related companies (including Lumi Fintech Pty Limited),
 - people that help us to provide our products and services, and operate our business – such as suppliers, lenders and funders, insurance providers, financial institutions involved in managing our payments (such as banks), and service providers – this includes people that help us to verify your identity,
 - our agents and business partners (existing or potential),
 - your authorised representatives (such as your power of attorney),
 - if you're a borrower – a person that provides a security for finance you have applied for (such as a guarantor),
 - if you provide a security – the borrower;
 - debt collection agencies for the purpose of collecting overdue payment,
 - organisations involved in a transfer or sale of our assets or business, or provide funding for our assets or business,
 - external organisations that jointly with us, promote or provide products or services to you, or that we may partner with to provide products or services to you,
 - certain entities that have bought or otherwise obtained an interest in your finance product, or that are considering doing so, and their professional advisors,
 - your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you,
 - other persons (including government, regulatory and law enforcement bodies) as required or permitted by law, and
 - anyone to whom you authorise us to disclose information. Where we are required to share information, this may involve the use of third-party systems and services.
- **Credit reporting bodies we share your information with.** We may also share information with credit reporting bodies (such as illion, illion.com.au/contact-us, Ph: 13 23 33 or +61 9828 3200, and Equifax Australia Information Services and Solutions Pty Limited, equifax.com.au/contact, PO Box 964, North Sydney NSW 2059, Ph: 138 332) (including to carry out credit checks and to verify your identity).
- **Disclosures to people offshore.** From time to time, we may disclose some of your information to overseas persons (they may be located in the United States or the Philippines), who help us to deliver our products and services to you, including for the purpose of maintaining our technical capabilities for our products and services (we take such steps as are reasonable in the circumstances to ensure that the overseas recipients do not breach the Australian Privacy Principles (other than Australian Privacy Principle 1) in relation to the information).
- **Find out more.** Look at our privacy policy (available at lumi.com.au/privacy_policy.pdf) to find out more about
 - us and our contact details,
 - other purposes for which we may handle your information (including your credit eligibility information),
 - how to seek access to, or correction of, the personal information (including credit information or credit eligibility information) we hold about you,
 - how you may make a privacy related complaint (including about our compliance with the Privacy Act and the Australian Privacy Principles).

YOUR CONFIRMATION AND CONSENT.

By signing below, or clicking 'yes' as part of the electronic onboarding process, you confirm that you have read our Privacy Information Collection Notice and consent to us (Lumi Financial Management Pty Limited (ABN 79 627 897 643) and Lumi Finance Pty Limited (ABN 75 627 897 625)):

- **handing your personal information:** handing your personal information in the manner described, including sharing it with overseas recipients,
- **verifying your identity:** using your personal information to
 - verify your identification document details with the document issuer or official record holder via third party systems and services for the purposes of verifying your identity (alternate means of identification verification may be available in certain circumstances – please contact your broker if required), and
 - verify your identity through face matching (this involves using your biometric data), and
- **consumer credit checks to assess commercial finance:** obtain consumer credit information about you from a credit reporting body and using it for the purposes of assessing your eligibility for commercial finance offered by us or for a credit guarantee purpose.