

# Privacy Policy

**indue**

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# Introduction

Indue is committed to protecting the privacy of personal information. Personal information is any information or opinion about an identifiable individual (“**you**”, “**your**”).

The purpose of this policy is to describe how we deal with personal information, including personal information that is collected from third parties. This policy sets out:

- i. The kind of information we collect and hold
- ii. How we collect and hold personal information
- iii. The purposes for which we collect and deal with personal information
- iv. Where we disclose personal information
- v. How we deal with credit reporting bodies and credit-related personal information
- vi. How you may access personal information we hold about you
- vii. How you may seek correction of any personal information we hold about you
- viii. Our procedures for dealing with privacy complaints

This policy covers Indue Ltd ABN 97 087 822 464 and its subsidiaries, including Lynx Financial Systems Pty Ltd ABN 70 010 983 221, Indue Aggregation Services Pty Ltd ABN 45 100 215 932 and Indue Securitisation Pty Ltd ABN 35 088 076 920 (“**Indue**”, “**we**”, “**our**”, “**us**”). You may contact us using the following details:

Post: PO Box 523, Toowong, QLD 4066

Phone: 07 3258 4222 or 1300 671 819

Fax: 07 3258 4211

Email: [indue@indue.com.au](mailto:indue@indue.com.au)

Website: [www.indue.com.au](http://www.indue.com.au)

Under the Privacy Act, we are bound to comply with the Australian Privacy Principles (“**APPs**”), which govern how certain entities handle personal information.

In some circumstances, we also deal with credit-related personal information. Therefore, in relation to that information, we are also bound by the provisions of the Privacy Act that regulate the credit reporting system.

For details on what kind of credit-related personal information we deal with and how we deal with credit-related personal information, please refer to pages 5 – 6 below.

## Collecting Personal Information

### Client and customer Information

As a provider of wholesale payment products, a large majority of Indue’s clients are institutional. In order to carry out our various functions, the personal information we collect includes details about individuals who are our clients’ customers (where such details may include transactional information, personal details (such as name or date of birth) and debit and credit card numbers) and staff (where such details may include names and contact details).

We collect the type of information mentioned above directly from our clients, as well as from other third parties, including various participants in the financial system such as other financial institutions and data switch providers.

We require our clients to ensure that the information they submit to us is accurate, appropriately authorised and compliant with relevant laws.

In relation to some products we provide, we also enter into direct arrangements with individual consumers. For example, we issue gift and prepaid cards to individuals and enable individuals to enter into direct debiting arrangements with us. In these circumstances, we may collect personal information:

- directly from the individual consumer (ie you);
- via other third parties that are involved in the relationship (such as an entity that acts as our agent, distributor, authorised representative or client); or
- from other participants in the financial system such as other financial institutions and data switch providers.

From time to time, the law may require us to collect certain information from a client or individual in order for us to be able to provide that client or individual with a product or service. This includes in circumstances where we are required to identify individuals (which may include account signatories) for the purposes of complying with the Anti-Money Laundering and Counter-Terrorism Financing Act.

We may also collect personal information from publicly available sources. For example, we may collect information from online directories, public registers and other websites.

If we do not collect your personal information, we may be unable to provide our clients or you with a product or service.

## Individual Traders

In circumstances where we deal with you as an individual trader who applies for a product or service from us, we may collect personal information (such as contact details and financial information) direct from you. In these circumstances, we may also collect your Tax File Number (“TFN”) from you. We request this from anyone setting up a deposit account with us, so that we are able to pay interest in relation to that account. It is not compulsory to provide a TFN when requested. However, if you do not provide your TFN, we may be unable to establish an account in your name or we may be unable to pay interest on the account or we may have to deduct withholding tax from your interest payments at the highest applicable rate.

## Employment Information

As an employer, we also collect personal information about job applicants, which we may collect directly from you as a job applicant, via third parties such as recruitment agencies and job websites or from publicly available information.

## Sensitive Information

We do not normally collect sensitive information, such as health information, sexual orientation and details about religious and political affiliations. Under the law, we are able to do so only if that information is reasonably necessary for or directly related to our functions and if you have consented to the collection of the information.

Because we are an outsourced service provider for clients, there may be circumstances when sensitive information about customers of our clients (ie you) is disclosed to us. For example, we have clients who are credit providers to individuals who may disclose health circumstances to their credit provider when making a hardship application. Such credit providers may store notes about those circumstances in our systems, to enable them to consider and service the application. Those clients are required to obtain your consent to the disclosure of your sensitive information.

## Unsolicited Information

In circumstances where we receive unsolicited personal information, we will determine whether or not we could have lawfully collected that information in accordance with the Australian Privacy Principles. If we determine that we could have, we will handle that information in accordance with this policy and the Australian Privacy Principles. This means that you have rights to access, seek correction of and make complaints in respect of our handling of that information in accordance with the procedures set out below.

## Anonymity

If practicable, we will deal with you anonymously (or under a pseudonym) if you advise that you do not want to share your name or other personal information with us. For example, this may be practicable if you are just making a payment or an enquiry.

## Cookies

The Indue website uses cookies and other digital identifiers. These are small files or identifiers we send to your browser and may include:

- Identifiers that provide us with information about how you use our website. Using this type of identifier assists us to ensure our website is tailored and effective.
- Cookies that help us analyse statistics about how our website is used. For example, these cookies assist us to know how many people use our website and what content is the most popular.
- Cookies that track your browser usage. Using this type of cookie assists us to understand the kind of marketing that may be relevant to you. This may enable us to display relevant marketing to you when you visit third party websites.

Using these cookies and identifiers enables us to collect information about you. For example, they enable us to collect information about your usage of our website, your usage of third party websites, your location and IP address.

In some circumstances, this information may enable us to identify who you are. For example, if you provide personal information on the Indue website and if we send a cookie to your browser, we may be able to determine how you personally use our website and other websites.

To the extent that the information we collect about you is personal information that enables us to identify you, the Australian Privacy Principles apply. This means that we will treat that information in accordance with our Privacy Policy.

Otherwise, if the information we collect is not personal information, we will use that information as we see fit.

There are ways you can clear cookies or identifiers from your browser and block cookies or identifiers from being used. Please refer to the security settings for your browser.

## Use and Disclosure of Personal Information

### Use of Personal Information

We may use the personal information we collect:

- to provide information about a product or service;
- to consider requests for a product or service;
- to provide you with a product or service or to provide our clients with a product or service, so that they can provide their customers with a product or service;
- to perform administrative and operational tasks (including development and testing, staff training and client satisfaction and market research);
- to consider or investigate any concern or complaint you have in relation to our products or services or to administer any legal action in which we are involved with you;
- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws and scheme rules.

For details on the products and services we provide, please visit our website ([www.indue.com.au](http://www.indue.com.au)).

In relation to job applicants' personal details, we use this information to consider applicants for positions within our organisation.

There are certain laws that require us to keep certain types of information for a period of time. Subject to those requirements, we will take such steps that are reasonable in the circumstances to destroy (or make anonymous) any personal information we hold once we no longer need that information. When we destroy personal information, we do so using secure destruction facilities.

## Disclosure of Personal Information

We may provide information about individuals to:

- outsourced service providers and distributors (for example mailing houses, fraud and anti-money laundering service providers, data switch service companies, data centre providers and organisations that distribute white-labelled products on our behalf) with whom we enter into agreements to enable us to carry out our functions. Under these agreements, those providers may receive personal information, but they must safeguard it and not use it for any other purpose;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties as is authorised or required by law;
- professional advisors, such as lawyers, accountants and auditors;
- participants in the payments system and other financial institutions for the purpose of resolving disputes, errors or other matters arising out of the facilities we provide to our clients;
- credit reporting bodies. We may disclose information about an individual (for example, name and date-of-birth) to a credit reporting body when we are considering an individual as a guarantor or if you apply as an individual for a facility from us. For more information on how we deal with credit reporting bodies and credit-related personal information, please refer to the relevant sections below; and
- an ASIC-approved external dispute resolution scheme (such as the Credit & Investments Ombudsman) that may investigate a complaint you have made in relation to a financial product or service that we provide.

Some of the third parties listed above, such as some outsourced service providers, may be overseas, such that your details may be sent to countries other than Australia. These countries include, but are not limited to, the Republic of Ireland, US, UK, Israel, Spain and The Netherlands.

## Information Security

We maintain robust physical, electronic and procedural safeguards to protect the personal information we hold from loss, unauthorised access, modification and disclosure. These include procedures for ensuring physical security and computer system and network security. For example, appropriate locks and security systems are installed at our premises where we store personal information and the networks we manage are protected by firewalls that undergo penetration testing at regular intervals.

Authorised Indue personnel are provided with access to personal information only as necessary to perform their roles and these personnel have agreed to ensure the confidentiality of the information they handle. Staff also undertake privacy training at regular intervals.

As a financial institution that deals with financial information and card data, we are subject to various security standards and guidelines set by the payment industry and the Australian Prudential Regulation Authority. Our systems and procedures undergo regular audits in order to identify risks to information security so that we can take reasonable steps to mitigate and eliminate any such risks.

Our websites may contain links to other sites. Indue is not responsible for the privacy practices or the content of such web sites. We encourage you to read the privacy statements of any linked sites as their privacy policy may differ from ours.

# Credit Reporting and Credit-related Personal Information

## Disclosure to Credit Reporting Bodies

In some circumstances, we deal with individuals who may be required to guarantee the obligations of an entity applying to Indue for a wholesale facility. Such individuals are often the directors of a corporate applicant. When we deal with you for this purpose, we may be required to collect certain personal information from you to enable us to:

- assess whether to enter into an agreement with the entity applying for the facility;
- assess your creditworthiness and assess your ability to become a guarantor; and
- manage and administer any services that Indue may provide to the entity applying for the facility.

Similarly, if you apply to us for a facility in your capacity as a sole trader or member of a partnership, we may be required to collect personal information from you to enable us to:

- assess whether to enter into an agreement with you;
- assess your creditworthiness and your ability to service your financial obligations to us under an agreement; and
- manage and administer any services that Indue may provide to you.

In these circumstances, we will obtain your consent before providing your information to a credit reporting body. If you do not provide us with your relevant personal information, we may be unable to enter into an agreement with you or, where you may act as a guarantor, we may be unable to enter into an agreement with the entity applying for the facility.

The information that we may disclose to a credit reporting body for the above purpose includes your name, address, gender, date of birth and the fact that you are dealing with Indue for a commercial-credit related purpose.

We disclose information to the following credit reporting body:

Name: Veda Advantage Information Services and Solutions Ltd  
Phone: 13 8332  
Address: PO Box 964, North Sydney, NSW 2059  
Web: [www.veda.com.au/contact-us](http://www.veda.com.au/contact-us) and [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

We are not a consumer credit provider and we do not disclose any consumer credit information to credit reporting bodies.

## Collection and Use of Information from Credit Reporting Bodies

When we provide your information to a credit reporting body as set out above, we do so in order to request from the credit reporting body a credit report about you. A credit report contains information such as your credit history and other information designed to assist in assessing your creditworthiness.

This assists us to make the assessments and manage and administer the services as set out above. When doing so, we use the information provided to us by the credit reporting body together with information provided by you, or the entity for which you may act as guarantor, when submitting the relevant facility application and supporting documents.

In relation to assessing your ability to be a guarantor, if, as a result of our assessment, we determine that we cannot provide the applicant entity with the facility it has applied for due wholly or partly due to adverse information received or derived from your credit report, we may disclose to the entity that fact (without disclosing particulars). Other than this, we do not disclose to any other third parties any information we have received or derived from your credit report, except where we may be required or authorised by the law to do so.

You have the right to request that credit reporting bodies not use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

## Collection and Use of Credit-related Personal Information – Other Circumstances

In addition to collecting credit-related personal information from a credit reporting body as set out above, there may be circumstances when we collect credit-related personal information about individuals from other parties.

For example, we have institutional clients who utilise our systems for the processing and storing of information in relation to credit cards, personal loans, mortgages and other credit related facilities that are issued by those clients to individuals. If you are the individual holder of one of those products, we may collect and store information that includes:

- the fact that you have applied for a product from our client;
- the credit limit (if applicable);
- transaction and repayment history information in relation to the product;
- information about the amount owing on the product;
- any default information in relation to the product;
- the fact that you have applied for a variation of your contract with the credit provider and information on any new payment arrangement entered into with the credit provider, being “credit information”.

Any of above credit information that is collected by us would be collected from:

- the credit provider (being our client and the issuer of the product) by the credit provider inputting the information into our system; or
- in relation to transaction and repayment information, an outsourced service provider, such as a data switch provider, or other participants in the financial system. We may use this to generate other information such as the balance owing.

It is possible for a credit provider (being our client and the issuer of the product) to store general notes in our system in relation to your account. Therefore, there may be circumstances where we collect (by the credit provider inputting the information into our system) credit eligibility information about you. For example, this may occur if you have applied for an increase in your credit limit and if the credit provider inputs into our system notes that are relevant to that application. Credit eligibility information includes information that was disclosed to a credit provider by a credit reporting body, such as information from a credit report.

We collect the above information for the purpose of providing a service to our clients, being the issuers of the products. Our clients use our system to effectively manage the credit products they provide to the market. We may disclose to third parties the credit information we hold only for this purpose, or as required or authorised by the law. Refer to page 4 above for details on the purposes for which we may disclose personal information generally, which may include information that relates to the use of your credit product.

Generally, we do not disclose to third parties any credit-eligibility information that we hold in our system. Exceptions to this are where we are required or authorised by the law to disclose it or as necessary for the provision of secure back-up facilities for our systems.

# Access to and correction of personal information

## Access to personal information

With some exceptions, if we hold personal information (including any credit-related personal information) about you, you have the right to find out what that information is and request us to correct or update the information if necessary.

Please contact us using the contact details set out on page 1 of this policy if you would like to find out what information we hold about you. Before considering whether we can grant you access, we will need to verify your identity.

There may be circumstances when we are unable to let you know what information we hold about you. For example, we will be unable to grant access where to do so would violate the privacy of another individual. We may also be unable to grant you access if we cannot verify your identity. Circumstances where we are unable to verify your identity may include where you have a customer relationship with one of our clients (such as a credit union or other financial institution or organisation), rather than us, meaning that we may not be in a position to reliably verify your identity.

In the circumstances above, we will write to you to explain the reason and, if possible, we will endeavour to assist you in finding another way to access your information. Where applicable, this may involve us referring you to our client (such as a credit union or other financial institution or organisation) with whom you have a customer relationship.

Otherwise, we will grant you access within a reasonable period of time after you request the information. This will usually be within 30 days of your request. If reasonable and practicable, we will provide you with access in the manner you requested. We may charge you a fee for that access, but under the law we are not permitted to charge an excessive fee.

## Correction of personal information

Please contact us using the details set out on page 1 of this policy if you think that any of the information we hold about you is incorrect or out-of-date. If you request us to correct any of your information, we will respond to your request within a reasonable period of time and we will not charge you for correcting or updating your information.

If your request relates to credit-related personal information that we hold, we will notify you of our decision on correcting the information within 5 business days of the decision. Where we are satisfied that the relevant credit-related personal information is inaccurate, out-of-date, incomplete, irrelevant or misleading, we will take reasonable steps to correct the information within 30 days of your request, or such other period of time that you agree to.

You may also request that we notify another relevant organisation (for example, an outsourced service provider mentioned above) to whom we have disclosed your personal information in circumstances where we correct that information. In that case, we will take steps (if reasonable) to notify that organisation of the correction so that it may also update its own records.

Similarly, if you are a customer of one of our clients and if you request that institution corrects its records about you, you may also request that the institution notifies us of the correction so that we may update our own records that may contain personal information about you. For this reason, if you do not have a customer relationship with us and if you are a customer of one of our clients we encourage you in the first instance to contact that entity with whom you have a customer relationship.

In circumstances where we refuse to correct or update your personal information as you request, we will write to you to explain the reasons for the refusal (if reasonable) and provide details to you about how you may complain about the refusal.

Details about how you may complain about our handling of personal information, including in relation to any request for access or correction, are set out below.

## Complaints

Although we take every reasonable care to ensure the privacy of your personal information, there may be circumstances when you have a concern or complaint.

If you have a complaint that relates to any personal information we hold about you, please contact the relevant Indue team or department you have dealt with in the first instance. Otherwise, please contact Indue's Head of Operations & Customer Service, who is appointed as our Complaints Management Handling Representative. The Head of Operations & Customer Service may be contacted using the following details:

Mail: Head of Operations & Customer Service

Indue Ltd

PO Box 523

Toowong QLD 4066

Fax: (07) 3258 3468

Alternatively, you may contact our call centre using the following details:

Phone: 1300 671 819 between 7.00am - 7.00pm Monday to Friday and on Saturday from 8.00am – 1:00pm.

Where possible, we will endeavour to resolve your complaint within 5 business days of receiving your complaint. However, where that is not possible, we will acknowledge receipt of your complaint within 5 business days and advise you of our estimate of how long it will take to resolve your concern. We will then investigate the complaint and advise you of the outcome in writing.

If you are not satisfied with the resolution of your complaint, you may (in some circumstances) be able to have it heard by the Credit and Investments Ombudsman Ltd (“**CIO**”), which is an independent external dispute resolution scheme of which Indue is a member. To find out whether your complaint falls within the scope of what CIO can investigate, please contact CIO using the following details:

Website: [www.cio.org.au](http://www.cio.org.au)

Phone: 1800 138 422

Email: [info@cio.org.au](mailto:info@cio.org.au)

Mail: PO Box A252  
Sydney South NSW 1235

Fax: 02 9273 8440

Alternatively, you may contact the Office of the Australian Information Commissioner (“**OAIC**”). The OAIC may be contacted using the following details:

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Phone: 1300 363 992

Mail: GPO Box 5218

Sydney NSW 2001

Fax: 02 9284 9666



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