

At MyRepublic, we are committed to maintain the security of the personal information held by us. This Privacy Policy describes how we look after the personal information we obtain or you provide us with when you use our Website and when you sign-up for our products and services.

1. Your privacy

We take a reasonable degree of care to ensure that your Personal Information is accurate, complete, up-to-date and stored in a secure environment, protected from unauthorised access, modification or disclosure.

2. Personal Information and how we collect it

- a) "Personal Information" refers to your personal particulars obtained by us in the course of our dealings with you.
- b) Such Personal Information includes your use of our services, name, mailing addresses, phone number, email addresses, service details, payment details and credit history. Through "cookies", it might also include how you use our Website to help us develop and improve our website, including details of your domain name and Internet Protocol (IP) address, operating system, browser version, cookie details, how long you stayed on a page, the route you took to navigate through the pages and the website that you visited prior to accessing our site.
- c) We collect your Personal Information from you, from third parties such as credit reporting agencies and suppliers, from public sources and from our own systems.

3. How we use your Personal Information

- a) Collecting Personal Information helps us better understand what you need from us. By applying for services or by using our Website, you give us your consent to use your personal information to:
 - verify your identity;
 - carry out credit checking and scoring;
 - provide your services, service information and updates;

- provide you with access to privileged areas of our Website;
 - administer contests and competitions and personalise your visit to our site;
 - contact you with details of products, services, special offers and rewards that we think will be of interest to you;
 - help increase efficiency and diagnose possible problems with our servers;
 - improve our Website;
 - plan, provision and bill for services;
 - carry out market research;
 - manage bad debt and prevent fraud;
 - render assistance to law enforcement, governmental and regulatory agencies; and
 - other related purposes.
- b) We will not use your Personal Information for any purpose not permitted by law.
 - c) You understand we have statutory obligations to list certain Personal Information (name, address, phone number) in the Integrated Public Number Database (IPND). Please contact us if you wish to see the Personal Information we list on the IPND, correct any Personal Information or if you have any questions.
 - d) If you no longer wish to receive information about special offers, promotions and rewards, please let us know by calling our customer care or emailing us at privacy@myrepublic.com.au.
 - e) Our Website contains links to other websites. We are not responsible for the privacy practices or the content of such other websites.

4. Who we can give your Personal Information to

- a) From time to time, we use other companies or people to provide some of our services or to provide services to us. When we do so, these must act in line with the personal information protections we have put in place.
- b) These entities may include:
 - companies related to us;
 - credit providers or credit reporting agencies;
 - debt agencies;
 - telecommunications carriers and service providers;
 - law enforcement, governmental and regulatory agencies; and
 - vendors such as call centre companies and mailing houses.
- c) Some of these entities to which your Personal Information may be disclosed are located in other countries. These countries may include Singapore, Philippines, Indonesia, South Africa and New Zealand.

5. How you can access and correct your Personal Information

- a) To request access to your Personal Information held by us, please call us on the number detailed below. If we need time to consider your request, we will acknowledge your request within 14 days and respond within a maximum of 30 days. Depending on the information you wish to access, its location and the time it will take us to respond, we may charge you a fee for the cost of providing the information to you.
- b) If for any reason we refuse to give you access to your information we will confirm the reason in writing. The circumstances in which we may refuse to give you access to Personal Information we hold about you include, but are not limited to, where giving you access

- would have an unreasonable impact on other people's privacy;
- would prejudice any negotiations we are having with you;
- would prejudice an investigation of unlawful activity;
- would prejudice activities carried out by or for a law enforcement body.

c) If you believe that your Personal Information held by us is inaccurate, incomplete or out-of-date and you wish to seek the correction of that information, please call us on the number detailed below. In most cases, we will amend any inaccurate, incomplete or out-of-date information. In some cases it is necessary for us to keep a record of what we know or understand to be correct at a particular time. In those circumstances, at your request, we will take reasonable steps to associate with the relevant record of your Personal Information, a statement to the effect that you claim the information is inaccurate, incomplete or out-of-date.

6. How you can complain to us about privacy issues

- a) If you wish to make a complaint about a breach by us of the Australian Privacy Principles or our Privacy Policy, please call or write to us. Your complaint will be recorded, and then reviewed at an appropriate level. Once we have acted upon, resolved or finalised your complaint, we will inform you of the outcome if you have provided us with suitable contact details.
- b) You can contact us regarding privacy issues using these contact details:
 - Phone our customer service team on 1300130 888; or
 - Send a letter to MyRepublic Pty Ltd
PO BOX 7081, Alexandria,
NSW 2015.