

CREDIT INFORMATION (PRIVACY) MANAGEMENT POLICY
Including Statement of Notifiable Matters, Credit Reporting
Disclosures and Privacy Information

Loan Barn Pty Ltd
Australian Credit Licence 384030
ABN 68 135 306 062
(hereafter referred to as Loan Barn)

Version: March 2026

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Approved by the Director of Loan Barn Pty Ltd- Paul McLachlan

Please read this policy before providing Loan Barn with any personal information in connection with an enquiry, application for credit, existing loan account or any other dealings with us.

By providing personal information to Loan Barn, you acknowledge that you have had the opportunity to read this Policy and understand how we collect, hold, use, disclose, verify, store and manage your personal information, credit-related information and credit eligibility information.

This Policy explains how Loan Barn collects, holds, uses, discloses, verifies and manages personal information, credit-related information and credit eligibility information in accordance with:

- Privacy Act 1988 (Cth), as amended from time to time;
- Australian Privacy Principles (APPs);
- Privacy (Credit Reporting) Code 2025;
- National Consumer Credit Protection Act 2009 (Cth), including the National Credit Code;
- Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and associated AML/CTF Rules; and
- other applicable Commonwealth and State legislation, regulations and regulatory requirements

Concerning the Collection, Holding, Use and Disclosure of Personal Information, Credit Information and Credit Eligibility Information

Loan Barn collects, holds, uses, discloses, verifies and manages personal information, credit-related information and credit eligibility information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles, the Privacy (Credit Reporting) Code 2025 and other applicable laws.

This Policy outlines the approach adopted by Loan Barn in relation to the collection, holding, use, disclosure and management of information obtained from prospective customers, applicants for credit, existing customers, co-borrowers, guarantors, authorised representatives, credit reporting bodies, government agencies and other entities referred to in this Policy.

The collection of information may commence when you make an enquiry, apply for credit, seek hardship assistance, make a complaint, request a variation to an existing credit contract, provide supporting documentation or otherwise engage with Loan Barn.

As part of our responsible lending obligations under the National Consumer Credit Protection Act 2009, fraud prevention measures and obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Loan Barn may undertake reasonable enquiries and verification procedures to assess:

- your identity;
- your financial circumstances;
- your credit history, Financial Position and Repayment Capacity
- your capacity to meet your obligations under a credit contract; and
- the suitability of any credit contract for your requirements and objectives.

These enquiries may include obtaining information from:

- credit reporting bodies;
- identity verification providers;
- financial institutions;
- government agencies;
- employers;
- accountants;
- referees;
- Centrelink (where authorised by you);
- vehicle dealers and introducers; and
- other sources permitted by law.

Verification procedures may include reviewing:

- identification documents;
- bank statements;
- income verification documents;
- credit reports;
- Centrelink Income Statements;
- employment information; and
- other information reasonably required to assess an application, manage a credit facility, comply with legal obligations or assist in preventing fraud, money laundering and other financial crime.

Loan Barn may use electronic verification systems, credit reporting information and other lawful verification methods to verify information supplied by you and to comply with responsible lending, fraud prevention, identity verification, anti-money laundering and counter-terrorism financing obligations.

Information collected by Loan Barn may be used for the purposes of assessing credit applications, administering loan accounts, assessing hardship requests, responding to complaints, complying with legal and regulatory obligations, undertaking ongoing customer due diligence where required by law and protecting against fraud, money laundering, terrorism financing and other financial crime.

Introduction

In the course of our business, Loan Barn provides consumer credit and, from time to time, business credit. Consumer credit is generally provided wholly or predominantly for personal, domestic or household purposes in accordance with the National Consumer Credit Protection Act 2009 (Cth) and the National Credit Code.

As part of our lending activities, Loan Barn collects, holds, uses, discloses, verifies and manages personal information, credit-related information and credit eligibility information for the purposes of assessing applications for credit, administering and managing credit facilities, assessing hardship requests, investigating complaints, complying with legal and regulatory obligations, protecting against fraud and financial crime, and providing customer assistance where required.

In the course of our business, Loan Barn may assess:

- (a) your eligibility to be provided with credit;
- (b) your credit history, repayment conduct, financial position and repayment capacity;
- (c) your financial circumstances and repayment capacity;
- (d) your requirements and objectives in relation to a credit product;
- (e) your ability to meet your obligations under a credit contract; and
- (f) information reasonably required to comply with our legal and regulatory obligations.

The Kinds of Credit Information We Collect and Hold

In accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles, the Privacy (Credit Reporting) Code 2025, the National Consumer Credit Protection Act 2009 (Cth), the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and other applicable laws, Loan Barn may collect, hold, use and disclose personal information, credit-related information and credit eligibility information that is reasonably necessary for our business activities and legal obligations.

The types of information we may collect and hold include:

- identification information;
- contact details and personal particulars;
- credit liability information;
- repayment history information;
- information relating to applications for credit;
- information relating to the type and amount of credit sought or provided;
- overdue payment and default information;
- payment information and account conduct information;
- information relating to hardship requests, repayment arrangements, loan variations and other arrangements concerning an existing credit contract;
- court judgments, tribunal decisions and civil proceedings information;
- personal insolvency information, including information recorded on the National Personal Insolvency Index;
- company insolvency information relevant to business credit applications;
- publicly available information relevant to your identity, financial circumstances, credit history, financial position or repayment capacity;
- serious credit infringement information where permitted by law;
- information obtained from credit reporting bodies;
- information obtained through identity verification procedures;
- information obtained from financial institutions, employers, accountants, referees, government agencies, Centrelink (where authorised by you), brokers, introducers and other authorised sources;
- unsolicited information where permitted by law and considered reasonably necessary for our business activities;
- information reasonably required to assess, administer, manage or enforce a credit contract, assess hardship assistance, investigate complaints, comply with legal and regulatory obligations or protect against fraud, money laundering, terrorism financing and other financial crime; and
- information reasonably required to comply with the Privacy Act 1988 (Cth), the Privacy (Credit Reporting) Code 2025, the National Consumer Credit Protection Act 2009 (Cth), the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), court orders, regulatory requirements and other applicable laws.

Identification Information About You

To comply with responsible lending obligations, fraud prevention requirements, identity verification obligations and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), Loan Barn may collect, verify, hold, use and disclose identification information about you.

To assist in verifying your identity, assessing an application for credit, administering a credit facility and complying with legal and regulatory obligations, we may request some or all of the following information:

- your full name;
- any previous names, aliases or former names;
- date of birth;
- current residential address;
- previous residential addresses where reasonably required;
- contact details, including telephone number and email address;
- driver's licence details;
- passport details;
- Medicare details where permitted by law;
- visa, citizenship or residency information where applicable;
- employment details, including current and previous employment information where reasonably required; and
- other identification information reasonably required to verify your identity, assess an application or comply with legal obligations.

Loan Barn may verify identification information using:

- original or certified identification documents;
- electronic identity verification systems where utilised by Loan Barn
- credit reporting bodies;
- government-issued identification records;
- financial institutions;
- independent data sources; and
- other lawful verification methods.

Where satisfactory identification cannot be obtained, Loan Barn may request additional information or documentation and may be unable to proceed with an application, provide credit, continue to provide services or otherwise deal with you until applicable identification and verification requirements have been satisfied.

Identification information may also be collected, verified, held, used and disclosed for the purposes of complying with responsible lending obligations, fraud prevention measures, anti-money laundering and counter-terrorism financing requirements, court orders, regulatory requirements and other applicable laws.

Consumer and Business Credit Liability Information

Loan Barn may collect, hold, use and disclose information relating to existing, previous or proposed consumer and business credit facilities for the purposes of assessing credit applications, administering credit facilities, complying with legal obligations and managing credit-related activities.

This information may include:

- the name of the credit provider;
- whether the credit provider holds an Australian Credit Licence or is otherwise authorised to provide credit;
- the type of credit applied for or provided;
- the date on which the credit facility commenced;
- the terms and conditions of the credit facility relevant to repayment obligations;
- the approved credit limit, loan amount or maximum amount available under the credit facility;
- details of repayment obligations;
- information relating to security held in connection with a credit facility;
- information relating to variations, hardship arrangements or repayment arrangements associated with a credit facility; and
- the date on which a credit facility is terminated, discharged, repaid or otherwise ceases to be in force.

Repayment History Information

Where Loan Barn provides credit to you, we may collect, hold, use and disclose repayment history information in accordance with applicable laws.

Repayment history information may include:

- whether repayments have been made when due;
- whether repayment obligations have been met in full;
- information relating to overdue payments;
- information relating to payment arrangements and hardship arrangements;
- information relating to defaults, arrears and enforcement action where permitted by law;
- the date on which repayments become due and payable;
- the date on which repayments are made; and
- other information relating to the conduct, performance and management of a credit facility

Where permitted or required by law, repayment history information may be disclosed to credit reporting bodies, regulators, government agencies and other authorised entities for purposes permitted under the Privacy Act 1988 (Cth), the Privacy (Credit Reporting) Code 2025 and other applicable legislation.

Overdue and Default Information

Loan Barn may collect, hold, use and disclose information relating to overdue payments, arrears, defaults, repayment arrangements, hardship arrangements, recovery action and enforcement activity in accordance with the Privacy Act 1988 (Cth), the Privacy (Credit Reporting) Code 2025,

the National Consumer Credit Protection Act 2009 (Cth), the National Credit Code and other applicable laws.

Information collected and held may include:

- details of overdue payments;
- arrears balances;
- default information;
- payment arrangements;
- hardship arrangements;
- repayment conduct and repayment history information;
- recovery action;
- enforcement activity; and
- other information relating to the administration, management, recovery and enforcement of amounts owing under a credit contract.

Where permitted or required by law, Loan Barn may disclose information relating to overdue payments, arrears, repayment history information and defaults to credit reporting bodies, regulators, government agencies, courts, tribunals and other authorised entities.

Before default information is disclosed to a credit reporting body, Loan Barn will comply with all applicable legislative requirements, including any notice, disclosure and waiting period requirements prescribed by law.

Court Proceedings Information

Loan Barn may collect, hold, use and disclose information relating to court proceedings, tribunal proceedings, judgments, enforcement orders, insolvency proceedings and other legal proceedings that are relevant to:

- an application for credit;
- an existing credit facility;
- recovery of amounts owing;
- hardship assistance;
- insolvency matters;
- fraud prevention activities; or
- other matters relevant to the assessment, administration, management or enforcement of a credit facility.

Such information may be obtained from publicly available records, courts, tribunals, insolvency registers, government agencies and other lawful sources.

How We Collect Credit Information

Loan Barn may collect credit-related information, credit eligibility information and personal information from a variety of sources, including:

- directly from you;
- from information and documentation supplied by you;
- from credit reporting bodies;
- from identity verification providers;
- from financial institutions;
- from employers, accountants, referees and other persons authorised by you;
- from other credit providers;
- from brokers, introducers and authorised representatives;
- from AFCA and other dispute resolution processes where relevant;
- from government agencies;
- from publicly available information, including court and tribunal records, insolvency registers and public databases; and
- from other sources permitted or authorised by law.

Depending on the circumstances, Loan Barn may not require information from all available sources to assess an application, administer a credit facility, assess hardship assistance, investigate a complaint or otherwise manage its relationship with you.

Loan Barn may collect financial information, transaction data and bank account information through secure third-party data sharing, bank statement retrieval and Open Banking service providers where authorised by you. Information obtained through these services may be used to

verify income, expenses, liabilities, account conduct, financial position and repayment capacity, and to assist Loan Barn in complying with responsible lending, fraud prevention, identity verification and AML/CTF obligations

How We Hold Credit Information Securely

Loan Barn takes reasonable steps to protect personal information, credit-related information and credit eligibility information from misuse, interference, loss, unauthorised access, modification and disclosure.

Security measures may include:

- restricted staff access;
- password-protected systems and applications;
- secure electronic document management systems;
- secure storage of physical records;
- staff confidentiality obligations;
- secure destruction and disposal procedures;
- system monitoring and audit controls; and
- staff training and awareness programs.

Loan Barn regularly reviews its information security measures to assist in protecting personal information, credit-related information and credit eligibility information.

Data Breaches

Where an eligible data breach occurs, Loan Barn will comply with its obligations under the Privacy Act 1988 (Cth), including any applicable notification requirements under the Notifiable Data Breaches Scheme.

The Kinds of Credit Eligibility Information We Hold

Credit eligibility information includes credit-related information obtained from a credit reporting body and other information permitted to be disclosed to Loan Barn under the Privacy Act 1988 (Cth) and the Privacy (Credit Reporting) Code 2025.

Loan Barn may collect, hold, use and disclose credit eligibility information for purposes permitted by law, including:

- assessing applications for credit;
- administering and managing credit facilities;
- complying with responsible lending obligations;
- assessing hardship requests;
- investigating complaints;
- fraud prevention;
- complying with legal and regulatory obligations; and
- protecting against money laundering, terrorism financing and other financial crime.

How We Hold Credit Eligibility Information

Credit eligibility information is held in secure physical and electronic environments.

Physical records are stored in secure locations with controlled access.

Electronic records are protected through security controls which may include password protection, user access controls, secure networks, encryption technologies, system monitoring and other appropriate security measures designed to protect information from unauthorised access, misuse, loss, modification or disclosure.

Credit Reporting Bodies

Loan Barn may obtain information from, and disclose information to, credit reporting bodies in accordance with the Privacy Act 1988 (Cth) and the Privacy (Credit Reporting) Code 2025.

Credit reporting bodies used by Loan Barn may include:

- Equifax;
- Experian (including the former iilion Credit Reporting business)
- other credit reporting bodies used by Loan Barn from time to time.

You may contact a credit reporting body if:

- a) you believe information held about you is inaccurate, incomplete, out of date, irrelevant or misleading and requires correction;
- b) you believe you have been, or may become, a victim of fraud or identity theft and wish to request a ban period or other protective measures;
- c) you do not wish your credit reporting information to be used for pre-screening of direct marketing offers by credit providers; or
- d) you wish to obtain a copy of the credit reporting body's privacy policy.

Current contact details for Equifax are available from the Equifax website.

Website: <https://www.equifax.com.au>

Telephone: 13 83 32

Information Obtained from Credit Reporting Bodies

Subject to the Privacy Act 1988 (Cth), the Privacy (Credit Reporting) Code 2025 and other applicable laws, Loan Barn may obtain credit-related information, credit reporting information and credit eligibility information from credit reporting bodies for purposes permitted by law.

Credit reporting bodies may collect, hold, use and disclose information obtained from Loan Barn, other credit providers and other sources authorised or permitted by law.

Information obtained from a credit reporting body may include:

- identification information;
- credit liability information;
- repayment history information;
- information relating to credit applications and credit enquiries;
- information relating to the type and amount of credit applied for or provided;
- overdue payment and default information;
- serious credit infringement information where permitted by law;
- payment information and repayment conduct information;
- information relating to repayment arrangements, hardship arrangements and variations to credit contracts;
- court judgments, tribunal decisions and civil proceedings information;
- personal insolvency information;
- publicly available information relevant to credit reporting purposes;
- information relevant to fraud prevention and identity verification processes; and
- other information permitted to be collected, held, used or disclosed under the Privacy Act 1988 (Cth), the Privacy (Credit Reporting) Code 2025 and other applicable laws.

Information obtained from a credit reporting body may be used by Loan Barn for purposes including:

- assessing applications for credit;
- complying with responsible lending obligations;
- verifying information supplied by applicants and customers;
- administering and managing credit facilities;
- assessing hardship requests;
- investigating complaints and disputes;
- fraud prevention and identity verification;
- complying with legal and regulatory obligations; and
- protecting against money laundering, terrorism financing and other financial crime.

Information held by a credit reporting body may be disclosed to credit providers and other entities permitted or authorised by law.

Loan Barn does not control the information held by a credit reporting body or the manner in which a credit reporting body collects, stores, uses, discloses or manages information.

If you believe information held by a credit reporting body is inaccurate, incomplete, out of date, irrelevant or misleading, you may request that the credit reporting body correct that information. You may also contact Loan Barn if you believe information we have provided to a credit reporting body is inaccurate and requires correction.

You may contact a credit reporting body to:

- obtain a copy of its privacy policy;
- request access to information held about you;
- request correction of information held about you;
- make a complaint regarding the handling of your information;
- request that your information not be used for direct marketing pre-screening purposes where permitted by law; or
- request a ban period or other protective measures if you believe you have been, or may become, a victim of fraud or identity theft.

Credit reporting bodies used by Loan Barn may include:

- Equifax
- Experian (Including the former illion Credit Reporting business)
- other credit reporting bodies used by Loan Barn from time to time.

Further information about a credit reporting body's privacy practices can be obtained directly from the relevant credit reporting body's website or privacy policy.

Current contact details for Equifax Australia are available from the Equifax website:

Website: <https://www.equifax.com.au>

Telephone: 13 83 32

Notifiable Matters

This Credit Information (Privacy) Management Policy contains information that Loan Barn is required to provide to individuals under the Privacy Act 1988 (Cth), the Australian Privacy Principles, the Privacy (Credit Reporting) Code 2025 and other applicable laws.

This Policy explains how Loan Barn collects, holds, uses, discloses and manages personal information, credit-related information and credit eligibility information and outlines your rights in relation to that information.

This Policy should be read together with any Privacy Consent Agreement, credit application documentation and other privacy notices provided by Loan Barn from time to time.

Disclosure of Information to Regulators and External Dispute Resolution Schemes

Loan Barn may disclose personal information, credit-related information and credit eligibility information to regulators, government agencies, courts, tribunals and external dispute resolution schemes where permitted or required by law.

This may include disclosure to:

- the Australian Financial Complaints Authority;
- the Australian Securities and Investments Commission;
- the Australian Transaction Reports and Analysis Centre;
- courts and tribunals;
- law enforcement agencies; and
- other government agencies and regulatory bodies.

Such disclosures may occur for purposes including:

- complying with legal and regulatory obligations;
- responding to complaints, disputes and investigations;
- complying with court orders, notices and lawful requests;
- investigating suspected fraud, financial crime or misconduct; and
- complying with anti-money laundering and counter-terrorism financing obligations.

The Purposes for Which We Collect, Hold, Use and Disclose Credit Information and Credit Eligibility Information

Loan Barn may collect, hold, use and disclose personal information, credit-related information and credit eligibility information for purposes including:

- assessing applications for credit;
- complying with responsible lending obligations;

- verifying information supplied by applicants and customers;
- administering and managing credit facilities;
- collecting and recovering amounts owing under credit contracts;
- managing hardship requests, repayment arrangements and loan variations;
- investigating complaints, disputes and suspected fraud;
- complying with legal and regulatory obligations;
- undertaking identity verification and fraud prevention activities;
- undertaking customer identification, customer verification and ongoing customer due diligence activities where required by law;
- detecting, preventing and investigating suspected fraud, money laundering, terrorism financing and other financial crime;
- complying with anti-money laundering and counter-terrorism financing obligations;
- enforcing rights and obligations arising under credit contracts; and
- any other purpose permitted or required by law.

Where permitted by law, Loan Barn may disclose relevant information to debt collection agencies, legal representatives, mercantile agents, recovery agents and other authorised parties for the purpose of collecting amounts owing under a credit contract, enforcing legal rights or otherwise administering a credit facility.

Disclosure of Information to Third Parties

Loan Barn may disclose personal information, credit-related information and credit eligibility information to third parties where reasonably necessary for our business activities, to administer and manage credit facilities, to comply with legal and regulatory obligations, or where otherwise permitted or required by law.

Depending on the circumstances, information may be disclosed to:

- credit reporting bodies;
- identity verification providers;
- financial institutions and payment service providers;
- employers, accountants, referees and other persons authorised by you;
- brokers, introducers and authorised representatives;
- debt collection agencies, mercantile agents, repossession agents and recovery service providers;
- legal advisers, solicitors and professional advisers;
- insurers and insurance providers;
- Open Banking providers, bank statement retrieval providers and data aggregation service providers authorised by you.
- government agencies and regulators;
- courts, tribunals and law enforcement agencies;
- the Australian Financial Complaints Authority (AFCA);
- the Australian Securities and Investments Commission (ASIC);
- the Australian Transaction Reports and Analysis Centre (AUSTRAC);
- contractors, service providers and technology providers who assist Loan Barn in conducting its business activities;
- related entities and associated businesses where permitted by law; and
- other persons or organisations where disclosure is authorised by you or otherwise permitted or required by law.

Loan Barn takes reasonable steps to ensure that third parties receiving personal information from Loan Barn are required to handle that information in accordance with applicable privacy and confidentiality obligations.

Accessing and Correcting Information Held About You

You may request access to personal information, credit-related information and credit eligibility information held by Loan Barn.

Requests for access or correction should be directed to:

Privacy Officer

Loan Barn
PO Box 650, Mooloolaba QLD 4557
Telephone: (07) 5493 6133
Email: loans@loanbarn.com.au

Loan Barn will respond to requests for access or correction within a reasonable period and in accordance with applicable laws.

Subject to any legal restrictions, you may request:

- access to information held about you;
- correction of information that is inaccurate, incomplete, out of date, irrelevant or misleading; and
- information about how your personal information, credit-related information and credit eligibility information has been handled.

Where access is granted, Loan Barn may provide the information in a form considered appropriate in the circumstances and may provide explanations to assist you in understanding the information.

Access may be refused where permitted or required by law, including where providing access would:

- be unlawful;
- prejudice law enforcement activities;
- reveal information relating to another person;
- breach a court order; or
- otherwise be restricted by law.

If access is refused, Loan Barn will provide written reasons for the refusal (where permitted by law) and information about available complaint and review processes.

Correction of Information

If you believe information held by Loan Barn is inaccurate, incomplete, out of date, irrelevant or misleading, you may request that the information be corrected.

Loan Barn will take reasonable steps to investigate and respond to correction requests and, where appropriate, correct the information held.

Where Loan Barn has previously disclosed information to a credit reporting body or another organisation and the information is subsequently found to be inaccurate, incomplete, out of date, irrelevant or misleading, Loan Barn may take reasonable steps to notify relevant parties of the correction where required by law.

Where Loan Barn determines that information held is accurate, complete, up to date, relevant and not misleading, the information may be retained and no correction may be made.

If you are dissatisfied with the outcome of a request for access or correction, you may lodge a complaint through Loan Barn's Internal Dispute Resolution process and, if not satisfied, may refer the matter to:

- Australian Financial Complaints Authority; or
- Office of the Australian Information Commissioner,

subject to the jurisdiction and requirements of those organisations.

Complaints About Privacy and Credit Reporting Matters

Loan Barn is committed to resolving complaints relating to privacy, credit reporting and the handling of personal information fairly, efficiently and promptly.

If you wish to make a complaint regarding the collection, use, disclosure, storage, security, correction or handling of your personal information, credit-related information or credit eligibility information, you should first contact Loan Barn using the contact details provided in this Policy.

Complaints may be made verbally or in writing.

Loan Barn will acknowledge, investigate and respond to complaints in accordance with its Internal Dispute Resolution procedures and applicable legal requirements.

Loan Barn is a member of the Australian Financial Complaints Authority (AFCA).

Upon receiving a complaint, Loan Barn will acknowledge receipt of the complaint and undertake an appropriate investigation.

Following completion of the investigation, Loan Barn will provide a response outlining the outcome of the complaint and the reasons for the decision.

Complaints will be managed in accordance with Loan Barn's Internal Dispute Resolution procedures and applicable legal and regulatory requirements.

If you are dissatisfied with the outcome of a complaint or Loan Barn's Internal Dispute Resolution process, you may refer the matter to the Australian Financial Complaints Authority (AFCA), the Office of the Australian Information Commissioner (OAIC) or another relevant external dispute resolution body, subject to their jurisdictional requirements.

Office of the Australian Information Commissioner (OAIC)

Postal Address:

GPO Box 5218

Sydney NSW 2001

Telephone: 1300 363 992

Website: www.oaic.gov.au

Australian Financial Complaints Authority (AFCA)

Postal Address:

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

There is no charge for lodging a complaint with AFCA.

Disclosure of Information Outside Australia

Loan Barn generally stores and manages personal information, credit-related information and credit eligibility information within Australia.

If Loan Barn proposes to disclose personal information, credit-related information or credit eligibility information to an overseas recipient, such disclosure will only occur where permitted by law and in accordance with the Privacy Act 1988 (Cth).

At the date of this Policy, Loan Barn does not generally disclose credit-related information or credit eligibility information to overseas recipients.

Obtaining a Copy of This Policy

You may obtain a copy of this Credit Information (Privacy) Management Policy free of charge by contacting the Privacy Officer using the contact details provided in this Policy.

Copies may be provided electronically or by post upon request.

Use of Website, Cookies and Online Applications

Loan Barn may collect information when you use our website, online forms or electronic application systems. This may include information submitted by you, device information, IP address information and cookies used to improve website functionality, security and customer experience.

Further information regarding the use of cookies may be available on the Loan Barn website.

Government Identifiers

Where Loan Barn collects government-related identifiers such as driver licence numbers, Medicare details, passport details or other identification numbers, we will only use or disclose those identifiers where permitted or required by law, including for identity verification, fraud prevention, responsible lending, AML/CTF compliance or account administration.

Sensitive Information

Loan Barn will only collect sensitive information where reasonably necessary and where permitted by law, including where you have consented or where the information is required to assess hardship assistance, complaints, legal obligations or other customer support matters.

Changes to This Policy

Loan Barn may update this Policy from time to time. The current version will be available on request and, where applicable, on our website.

Direct Marketing and Communications

From time to time, **Loan Barn** may provide you with information about our loan products, finance services, promotions, updates and other information that may be of interest to you.

Where required by law, Loan Barn will only send direct marketing communications with your consent or where otherwise permitted by law.

Loan Barn complies with the **Privacy Act 1988 (Cth)**, the **Spam Act 2003 (Cth)**, the **Do Not Call Register Act 2006 (Cth)** and other applicable laws when undertaking direct marketing activities. You may opt out of receiving direct marketing communications at any time by contacting Loan Barn or by using the unsubscribe or opt-out facility provided in the relevant communication, where available. We will action your request in accordance with applicable legal requirements.