

## Privacy & Cookies Policy

### 1. Introduction

- 1.1. This “**Privacy Policy**” has been prepared by Vision Loans Servicing Pty Ltd ACN 681 686 699 trading as Vizn Loans operating under Authorised Credit Representative Number 000567598, to be referred to as “**Vizn Loans**,” “**we**,” “**us**,” or “**our**.”
- 1.2. This Privacy Policy explains how Vision Loans handles your personal information in accordance with the:
  - (a) *Privacy Act 1988* (Cth) (**Privacy Act**);
  - (b) Australian Privacy Principles;
  - (c) Privacy Regulations 2013; and
  - (d) other relevant privacy and credit codes,together and each to be referred to as the “**Privacy Laws**.”
- 1.3. We are committed to safeguarding your privacy and ensuring that you understand how your personal information is collected, used, and shared.
- 1.4. This policy applies whenever you visit our website, use our mobile applications, access our APIs, or use any of our products and services (collectively, the **Services**).
- 1.5. By using our Services, you agree to this Privacy Policy. If you do not agree, please do not use our Services.
- 1.6. Our website uses cookies to enhance your experience. For cookies that are not strictly necessary, we will ask for your consent when you first visit our website.
- 1.7. You can manage your privacy preferences through the controls available on our website, including your choice to receive or decline marketing communications.

### 2. Your Rights

- 2.1. This section outlines your rights under Privacy Laws, including rights to access, rectify, or erase your personal information.
- 2.2. Your rights include:
  - (a) requesting details of personal information we hold about you;
  - (b) accessing your personal information;

- (c) requesting corrections or updates;
  - (d) requesting erasure of your personal information (subject to exceptions);
  - (e) restricting or objecting to processing;
  - (f) complaining to a supervisory authority; and
  - (g) withdrawing consent where applicable.
- 2.3. You can request confirmation of whether your personal information is being processed and obtain access to your data (subject to a reasonable fee for multiple copies).
- 2.4. Inaccuracies in your personal information can be rectified, and you can request completion of incomplete information.
- 2.5. Access may be denied in specific circumstances, such as safety threats, unlawful access, or frivolous requests.
- 2.6. If access or rectification is refused, we will provide reasons unless unreasonable to do so.
- 2.7. You have the right to request erasure of your personal information under certain conditions, but exclusions apply (e.g., compliance with legal obligations or service delivery).
- 2.8. You may object to direct marketing purposes, and upon objection, processing for this purpose will cease.

### **3. What Personal Information We Collect**

- 3.1. Personal information is any information or opinion that identifies you or can reasonably identify you. The information or opinion is still defined as personal information even if it is untrue or whether there is a record of it.
- 3.2. We have provided a list below of the personal information we may collect from you:

<i>Personal and Contact Information:</i>	Name, date of birth, address, phone number, email, social media username or membership in any company or trust.
<i>Government Identifiers:</i>	Passport, driver's license, citizenship, birth certificate, Medicare details, or tax identification numbers or any other identity documents.

<i>Financial &amp; Personal Circumstances Information:</i>	Bank account details, transaction data, income, assets, financial liabilities, financial changes and life events.
<i>Socio-Demographic Information:</i>	Age, gender, nationality, relationship status, occupation, dependents and place of work.
<i>Digital Information:</i>	IP address, device details, browsing activity, and location data (if enabled).
<i>Sensitive Information:</i>	Health data (e.g., for financial hardship assistance), biometric data (e.g., fingerprint for authentication), and information about life events.
<i>Other Information:</i>	Any details shared during your interactions with us, including call recordings and publicly available information.

3.3. For details on how we handle credit-related information, please refer to our Credit Reporting Policy available on our website at <http://www.viznloans.com.au>.

#### **4. What Happens If You Do Not Provide Your Information?**

4.1. If you do not provide the personal information we request, we may not be able to offer our Services, verify your identity, or protect you from fraud.

#### **5. How We Use Your Personal Information**

5.1. We use your personal information for the following purposes:

<i>Providing Services:</i>	To process applications, manage accounts, improve user experiences, marketing and selling our relevant products and services and communicate with you.
<i>Business Operations:</i>	To handle transactions, respond to inquiries, manage risks, and comply with legal obligations.

<i>Security and Fraud Prevention:</i>	To prevent and investigate fraud, cyberattacks, and unauthorised access.
<i>Improving Services:</i>	To review feedback, test new features, and develop better products and services.
<i>Compliance with Laws:</i>	To meet our legal and regulatory responsibilities, such as verifying identity or sharing data with law enforcement.

5.2. We may combine your information with other data to understand trends, improve services, and assess risks more effectively.

## **6. Remaining Anonymous or Using a Pseudonym**

6.1. You may choose to remain anonymous or use a pseudonym when making general inquiries. However, to provide most of our Services, we need to verify your identity.

## **7. De-Identified Information**

7.1. We may remove identifying details from your personal information for research or analysis purposes. If this information is later combined with other data that identifies you, it will be treated as personal information.

## **8. Sharing Your Personal Information**

8.1. We may share your personal information with:

<i>Group Companies:</i>	Subsidiaries or related businesses for operational purposes.
<i>Your joint applications and joint account holders</i>	Joint account holders and joint applicants
<i>Where we act as an Authorised Representative</i>	Where we act as an Authorised Representative under an Australian Credit Licence, we will disclose your details to them
<i>Service Providers:</i>	Contractors, insurers, or financial institutions that assist in providing our Services.

<i>Authorities:</i>	Law enforcement, tax agencies, or regulators when required by law.
<i>Third Parties:</i>	Credit reporting bodies, legal representatives, auditors, or other professionals as needed.
<i>Other Circumstances</i>	Where required or authorised by law or we have a public duty to do so, with your express consent, where your consent may be reasonably inferred from the circumstances, or where it is permitted under the Privacy Laws

8.2. We will ensure these parties comply with Australian privacy laws and maintain the security of your information.

## **9. Retaining and Deleting Personal Information**

9.1. We retain your personal information only for as long as necessary to fulfill its purpose or meet legal requirements. Once no longer needed, we securely destroy or de-identify the data.

## **10. Security of Personal Information**

10.1. We use technical and organisational measures to protect your personal information. This includes:

- (a) storing data in secure locations (both physical and digital);
- (b) limiting access to authorised individuals; and
- (c) regular training for employees on privacy and security practices.

10.2. Despite our precautions, sending unencrypted data online carries risks. You are responsible for keeping your passwords secure.

## **11. Sharing Information with Overseas Recipients**

11.1. We may share your information with trusted service providers located overseas. Before sharing, we take steps to ensure these providers comply with Australian privacy laws and secure your data.

## **12. Notifiable Data Breaches**

- 12.1. Under the Notifiable Data Breaches (**NDB**) scheme of the Privacy Act, certain breaches must be reported to you and the Office of the Australian Information Commissioner (**OAIC**), along with recommended steps to mitigate harm.
- 12.2. The NDB scheme applies to breaches likely to result in serious harm, but exceptions exist (e.g., if remedial actions have resolved the risk).
- 12.3. If a data breach impacts your personal information and creates a likely risk of serious harm, we will notify you and the OAIC promptly and provide ongoing updates.
- 12.4. You can contact us if you believe your personal information has been affected by a data breach. We can be reached on the contact details provided in Section 20 of this Privacy Policy.

## **13. Making a Privacy Complaint**

- 13.1. If dissatisfied with how your personal information is handled, you can contact us. We can be reached on the contact details provided in Section 20 of this Privacy Policy.
- 13.2. Complaints can be addressed to the Complaints Officer via email or the complaints page on our website at [www.viznloans.com.au](http://www.viznloans.com.au).
- 13.3. Upon receiving a complaint, we will confirm receipt and provide details of the person managing your complaint.
- 13.4. We will investigate and propose a fair resolution, potentially requesting additional information.
- 13.5. A final response will typically be provided within 30 days.
- 13.6. If dissatisfied with our resolution, you can escalate the complaint to the OAIC after allowing us the required 30-day period. The OAIC's contact details are provided for below if you wish to lodge a privacy complain:

**To:** Office of the Australian Information Commissioner

**Phone:** 1300 363 992

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

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

**Mail:** GPO Box 5218, Sydney NSW 2001

## **14. Third-Party Websites**

- 14.1. The website may contain hyperlinks to third-party websites. We are not responsible for the privacy policies or practices of these third parties.

## **15. About Cookies**

- 15.1. Cookies are files stored by web browsers, enabling servers to recognize browsers during visits.
- 15.2. Cookies can be either persistent or session-based, with different durations and purposes.
- 15.3. While cookies do not typically identify users, personal information stored may be linked to cookie data.

## **16. Cookies We Use**

- 16.1. Cookies are used for various purposes, such as:
  - (a) authentication and session management;
  - (b) application state maintenance;
  - (c) personalisation;
  - (d) security;
  - (e) advertising relevance;
  - (f) performance analysis; and
  - (g) storing cookie preferences.

## **17. Cookies Used by Service Providers**

- 17.1. Service providers may use cookies on our website.
- 17.2. Google Analytics gathers data on website use via cookies to generate reports.
- 17.3. Google AdSense may track user interests for tailored advertisements, with opt-out options provided.

## **18. Managing Cookies**

- 18.1. Most browsers allow users to block or delete cookies, with links provided for browser-specific guidance.
- 18.2. Blocking cookies may negatively impact website usability.
- 18.3. Certain website features may not work if cookies are blocked.

## **19. Amendments**

- 19.1. We may update this Privacy Policy periodically by publishing changes on our website.

19.2. Users are advised to review this Privacy Policy regularly for updates. It can be located on our website at [www.viznloans.com.au](http://www.viznloans.com.au).

## **20. Our Details**

20.1. The website is owned and operated by Vizn Loans under New South Wales, Australia laws.

20.2. Contact can be made via email to the Privacy Officer at [info@viznloans.com.au](mailto:info@viznloans.com.au).

20.3. This Privacy Policy is Version 1, dated 14 January 2025.