# PRIVACY POLICY

**SHIMTEC PTY LTD**

**Trading as Sure Cash Finance**

**ABN 35 001 928 516**

**Version 4 – November 2026**

## 1. Personal Information and its importance

Personal information is information or an opinion about you from which your identity is apparent. Protecting your privacy is fundamental to the way we do business.

This document sets out the way we will collect, store, use and share your personal information. It will also provide you with information about what you can do to access the personal information we have about you, the way you can have it corrected, if necessary, and what steps you can take to complain about any action taken by us in relation to the information.

The legal framework under which we deal with your personal information is set out in the Privacy Act, the 13 Australian Privacy Principles (contained in Schedule 1 to the Privacy Act) and the Privacy (Credit Reporting) Code made under the Privacy Act. These rules apply to information about individuals, not corporations.

## 2. Why we collect personal information

We collect personal information so that we can:-

a. accept and process your application for a loan in accordance with the requirements by law;
b. assess your personal and/or commercial creditworthiness;
c. make a determination about the risk of you defaulting on your obligations to us;
d. undertake, where appropriate, risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
e. if your application is successful, provide you with a loan and determine on what terms we will do so;
f. manage your account with us;
g. assist in the resolution of any dispute you have with us;
h. provide you with information about other products or services we currently offer, or may offer in the future, or that are offered by our commercial partners, affiliates, referral partners or any related or future business venture in which we or any of our directors hold an interest;

i. refer you, where your loan application has been declined, withdrawn or is otherwise not proceeded with, or where your loan is in arrears, to free financial counselling services (such as the National Debt Helpline) which may be able to assist you;

j. where your loan application has been declined, withdrawn or is otherwise not proceeded with, and you have consented, sell your personal information (but not your credit reporting information) as a lead to credit licensees or lead providers who might offer credit or other services to you, as disclosed in paragraph 6(l), and

k. satisfy any obligation we may have under the law to collect personal information or make assessments.

We will not use personal information we have collected for a purpose other than that disclosed in this Privacy Policy without your consent, or in circumstances where you would reasonably expect the use for that purpose.

## 3. If you do not provide us with your personal information

If you do not provide us with your personal information or give us consent to collect it from others, we will be unable to, amongst other things, process your application and make the assessment that we are required to by law. We will therefore not be able to satisfy our internal and external obligations and will not be able to give you a loan.

## 4. Where we get personal information

We obtain personal information from any of the following sources:-

a. you in the process of your loan application or in other communication with you;

b. publicly available information such as telephone directories, information on websites or from public databases such as the electoral roll;

c. other credit providers from whom we request information;

d. credit reporting bodies, including obtaining a report at a time in the future if we believe it would be advantageous;

e. persons or entities you have authorised to provide us with information;

f. our authorised credit representatives assisting in processing your application;

g. your use of our website with the aid of “cookies”, and

h. lead providers, comparison services and lead marketplaces from which we buy the contact and application details of people who have asked to be contacted about a loan, and other marketing companies from which we may acquire information in order that we may offer services to you. Where we receive your details this way, we will tell you where we got them when we first contact you.

Where we obtain personal information which we are either required to collect, or authorised to collect by law, we will advise you of that fact.

## 5. Sensitive information

“Sensitive information” is information about your racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or practices, criminal record, health or genetic information.

We will not collect, use or disclose any sensitive information about you unless we have your specific consent, and it is necessary to undertake one of the functions referred to above.

## 6. Exchange of personal information

We may disclose your personal information to:-

a. such credit reporting bodies, ratings agencies and any business which provide information about the credit worthiness of persons with whom we have a commercial arrangement (more detail about this appears below);
b. other credit providers;
c. personal and/or business referees nominated by you, including your employer (in relation to your employment status and income);
d. our professional advisers, contractors and other service providers (eg. IT consultants, identity verification services, bank statement retrieval and analysis services, and technology providers, including providers of artificial intelligence tools);
e. your legal and financial advisers (if any) if permitted by you;
f. Centrelink, Australian Taxation Office or other Government departments, agencies or bodies, to whom we may be required by law to disclose information supplied by you to us;
g. our financiers;
h. our contractors, agents (including our authorised credit representatives and any sub-agents, sub-contractors or personnel, engaged by our authorised credit representatives to assist in the assessment, processing or management of your loan application or account) and service providers (including debt collectors) in order that we may deal with you more efficiently or collect monies owing to us;
i. our ASIC and OAIC approved external dispute resolution service;
j. payment system operators (if any);
k. our insurers, insurance underwriters/providers in relation to our insurance policies;

l. entities who may purchase (or who may be interested in purchasing) any interest in the obligations you may owe us under the credit contract, and entities (either credit licensees (credit providers or credit assistance providers) or lead providers) to whom, where your loan application has not proceeded and you have consented, we may sell your personal information (but not your credit reporting information) for a fee. The credit licensees or lead providers may either provide a service to you themselves or on-sell your personal information to others on the same basis as your personal information is sold to them;

m. search agents and search system providers in relation to your residential information and other information in order to contact you;

n. real estate agents and others to enable us to be advised of your current residential and other information held by them;

o. free financial counselling services (such as the National Debt Helpline) to whom we may refer you at your request; and

p. our commercial partners, affiliates and any business venture in which we or any of our directors hold an interest, for the purpose of offering you other products or services which we consider may be of interest to you.

We do not refer customers to, or receive any payment from, debt management, debt negotiation or credit repair firms.

## 7. Overseas disclosure

To process your loan application and manage your account, we engage service providers, contractors and authorised credit representatives whose personnel or systems may be located outside Australia. This currently includes personnel located in the Asia-Pacific who are engaged by our authorised credit representatives to assist in assessing and processing loan applications, and may also include cloud storage and backup systems located overseas from time to time. We also use business artificial intelligence (AI) services provided from the United States, which may process personal information in the United States (see section 9).

We take reasonable steps to ensure that any overseas recipient of your personal information handles it in accordance with the Australian Privacy Principles, including through appropriate contractual protections.

Because these recipients are located outside Australia, they may not be subject to the Australian Privacy Principles or to laws that protect personal information in a substantially similar way. By providing your personal information to us, you acknowledge this and consent to the disclosure of your personal information to overseas recipients on that basis. Where you provide this consent, Australian Privacy Principle 8.1 does not apply to the disclosure.

## 8. Credit reporting

The Privacy Act allows credit providers to disclose some information to credit reporting bodies. The information which is disclosed depends on the level at which we participate in the credit reporting system. The credit reporting bodies are also bound by the Privacy Act and are restricted in the uses to which that information may be used. Each of the credit reporting bodies must have a policy, similar to this one, to explain how it uses your information.

The information we may disclose to a credit reporting body is the following:-

a. the fact that you made an application to us;
b. whether we provide you with a loan;
c. the type of loan provided;
d. the amount of the loan provided;
e. the date the loan was supplied;
f. the date the loan terminated;
g. the terms of the loan;
h. if you default in making a payment on the loan (where the amount is $150 or more and has been outstanding for 60 days or more); and
i. if you commit a serious credit infringement (fraudulent activity or deliberately evading your obligations under the loan terms).

We do not participate in comprehensive credit reporting. We do not report repayment history information or financial hardship information to any credit reporting body. We may report default information and serious credit infringements in accordance with the Privacy Act and the Privacy (Credit Reporting) Code.

If you are experiencing financial hardship, we will not list a default with any credit reporting body while we deal with your hardship application or postponement request. Our Hardship Policy (section 14) explains how we handle credit reporting during and after a hardship request.

There are two credit reporting bodies with whom we might deal. From 1 April 2026, illion (formerly Dun & Bradstreet) and Experian operate as a single credit reporting body under the Experian name. They are:-

a. **Equifax Australia Information Services and Solutions Pty Limited (formerly Veda Advantage)**

   Tel: 13 83 32 Web: www.equifax.com.au Online contact: www.equifax.com.au/contact
   Mail: PO Box 964, North Sydney NSW 2059

b. **Experian Australia (incorporating illion, formerly Dun & Bradstreet)**

   Tel: 1300 783 684  Email: creditreport@au.experian.com
   Web: www.experian.com.au/consumer/order-credit-report
   Mail: Experian Consumer Operations, PO Box 7405, St Kilda Road, Melbourne VIC 3004

Disclosure of credit information (including the fact that an application has been made) to a credit reporting body may have an adverse effect on your credit rating/credit score which may make it harder to obtain finance in the future.

## 9. Automated decisions and artificial intelligence (AI)

### (a) How we use computer programs in loan decisions

To help us assess applications quickly and consistently, we use computer programs that use your personal information. These programs:

i. retrieve and analyse your bank statements (with your consent) to identify your income, regular expenses, existing debts and repayment commitments;
ii. obtain your credit report from a credit reporting body;
iii. verify your identity against official records and other data sources; and
iv. calculate whether the loan repayments would be affordable for you, and flag information our team needs to look at more closely.

### (b) The kinds of personal information used

These programs use your identification details, contact details, employment and income information, bank account transaction data, existing credit and debts, credit information from credit reporting bodies, and the information you give us in your application.

### (c) The kinds of decisions involved

These programs substantially help us decide whether to approve your application, how much we can lend and on what repayment terms.

Some applications that clearly do not meet our minimum lending criteria (for example, age, residency, income or credit history requirements) may be declined automatically by our system. Every other application is reviewed by a member of our credit team, who makes the final decision. No loan is approved by a computer program alone.

If your application was declined automatically, you can contact us and ask for a member of our team to review the decision.

If you would like to know more about how a decision about you was made, or you think a decision was wrong, please contact us. You can also make a complaint under section 11 of this Privacy Policy or our Dispute Resolution Policy.

### (d) Other uses of AI

We use AI tools to help our staff with tasks such as drafting communications, summarising information and improving our services. We do not enter your personal information into free or publicly available AI tools. Where an AI tool may handle personal information, we use business AI services under commercial terms that keep your information confidential and do not allow it to be used to train AI models. These services are provided from the United States, and the overseas disclosure terms in section 7 apply. We remain responsible for every decision made about you.

## 10. Access and correction

### (a) Access

The Privacy Act provides that, subject to some exceptions, you have a right to know what information we hold about you including information we have obtained from a credit reporting bodies. If you wish to access the personal information we hold about you, including information we have obtained from a credit reporting body, you should make contact with us in any of the following ways:-

Tel: 1300 787 322 Email: complaints@surecash.com.au
Mail: PO Box 310, Tweed Heads NSW 2485

It may be necessary for us to verify your identity before we can provide any information.

We will usually be able to provide this information to you within 30 days of the request. Should we require longer, we will write to you advising you a reason and seeking additional time. We may require you to pay our reasonable costs of providing this information to you. There are restrictions in relation to those costs contained in the law.

If possible, we will provide you with the personal information in the form you request. However, in some circumstances it may be necessary for you to access that information in a method determined by us, but we will always make it as easy as possible for you to access that information.

There may be occasions where we cannot provide you with that information. In such a case we will write to you and give you our reasons.

### (b) Correction

You can request that any personal information we hold be corrected if it is inaccurate, incomplete or out of date. If you wish to make such a request you should contact us by any of the methods set out above.

If your request relates to information that we have received from a credit reporting body, we will contact the credit reporting body and advise them of your request.

If we agree with you that your information is inaccurate, incomplete or out of date we will make the appropriate changes and will write to you and tell you the changes we have made within seven days of making that change.

If we do not agree that the information is inaccurate, incomplete or out of date, we will write to you giving you the reasons why we have formed the opinion and tell you what steps you can take as a result of our refusal to change the information.

## 11. Complaints

You are entitled to complain if you believe we have not dealt with your personal information in accordance with the provisions of the Privacy Act (including the 13 Australian Privacy Principles) or any code under the Privacy Act (including the Credit Reporting Privacy Code).

If you wish to make a complaint, you should first contact us telling us what the complaint is and we will do our best to resolve the complaint with you.

If we believe that we cannot resolve the complaint within 30 days, we will write to you telling you why and seeking further time.

If you are not satisfied with the resolution of the complaint, you have a right to refer the complaint to our external dispute resolution service, the Australian Financial Complaints Authority ("AFCA") or to the office of the Australian Information Commissioner ("OAIC").

The contact details of those two bodies are as follows:-

**Australian Financial Complaints Authority**

Phone 1800 931 678 Fax (03) 9613 6399 Mail GPO Box 3, Melbourne VIC 3001
E-Mail info@afca.org.au Website www.afca.org.au
Complaint page: https://www.afca.org.au/make-a-complaint/

**Office of the Australian Information Commissioner**

Phone 1300 363 992 Fax 02 9284 9666 Mail GPO Box 5218, Sydney NSW 2001
E-Mail enquiries@oaic.gov.au Website www.oaic.gov.au
Complaint form: https://www.oaic.gov.au/privacy/privacy-complaints/

We have a written policy ("Dispute Resolution Policy") in place under which we deal with any complaint made under the provisions of the National Consumer Credit Protection Act. We are required to have that policy as part of our Australian Credit Licence. A copy is available on our website (Dispute Resolution Policy) or on request.

We will manage your complaint, so far as we are able, under the Dispute Resolution Policy. There will, of course, need to be some changes as a result of the type of complaint being made.