

OBIE TECH PRIVACY POLICY

1. About this Privacy Statement

In this Privacy Policy, 'us' 'we' or 'our' means Obie Tech Pty Ltd (ABN 54 606 071 541). We are committed to respecting your privacy. Our privacy policy sets out how we collect, use, store and disclose your personal information. We are bound by the Australian Privacy Principles under the Privacy Act 1988 (Cth).

We may change our privacy policy from time to time by publishing changes to it on our website. We encourage you to check our website periodically to ensure that you are aware of our current privacy policy.

2. Collection, use and disclosure

We collect your personal information directly from you most of the time, however on occasion, we may also collect information about you from other people and organisations.

We collect personal information when you:

- name;
- email address;
- telephone number and other contact details;
- your device ID, device type, geo-location information, computer and connection information, statistics on page views, traffic to and from the sites, ad data, IP address and standard web log information;
- any additional information relating to you that you provide to us directly through our website or indirectly through your use of our website or online presence or through other websites or accounts from which you permit us to collect information; or
- any other personal information that may be required in order to facilitate your dealings with us.

In the event of a data breach, Obie Tech may seek to recover and identify leaked data to assist with risk assessment, notification and compliance.

2.1. How do we collect personal information?

We may collect, hold, use and disclose your personal information for the following purposes:

- to enable you to access and use our website and our other services;

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- to operate, protect, improve and optimise our website, business and our members' experience, such as to perform analytics, conduct research and for advertising and marketing;
- to send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you or related to your membership;
- to send you marketing and promotional messages and other information that may be of interest to you, including information sent by, or on behalf of, our business partners that we think you may find interesting;
- to administer rewards, surveys, contests, or other promotional activities or events sponsored or managed by us or our business partners; and
- to comply with our legal obligations, resolve any disputes that we may have with any of our users or members, and enforce our agreements with third parties.

We may also disclose your personal information to a trusted third party who also holds other information about you. This third party may combine that information in order to enable it and us to develop anonymised consumer insights so that we can better understand your preferences and interests, personalise your experience and enhance the services that you receive.

2.2. Why do we collect, use and disclose personal information?

We may collect, hold, use and disclose your personal information for the following purposes:

- to enable you to access and use our website and our other services;
- to operate, protect, improve and optimise our website, business and our members' experience, such as to perform analytics, conduct research and for advertising and marketing;
- to send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you or related to your membership;
- to send you marketing and promotional messages and other information that may be of interest to you, including information sent by, or on behalf of, our business partners that we think you may find interesting;
- to administer rewards, surveys, contests, or other promotional activities or events sponsored or managed by us or our business partners; and
- to comply with our legal obligations, resolve any disputes that we may have with any of our users or members, and enforce our agreements with third parties.

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We may also disclose your personal information to a trusted third party who also holds other information about you. This third party may combine that information in order to enable it and us to develop anonymised consumer insights so that we can better understand your preferences and interests, personalise your experience and enhance the services that you receive.

2.3. To whom do we disclose your personal information?

We may disclose personal information for the purposes described in this Privacy Policy to:

- our employees and contractors;
- third party suppliers and service providers (including providers for the operation of our websites and/or our business or in connection with providing our products and services to you);
- professional advisers, dealers and agents;
- payment systems operators (e.g. merchants receiving card payments);
- our existing or potential agents, business partners or partners;
- our sponsors or promoters of any competition that we conduct via our services;
- anyone to whom our assets or businesses (or any part of them) are transferred;
- specific third parties authorised by you to receive information held by us; and/or
- other persons, including government agencies, regulatory bodies and law enforcement agencies, or as required, authorised or permitted by law.

2.4. Who we share your data with

We may disclose your personal information to recipients that are located outside Australia, including to recipients in the United States of America.

We may share your information with third parties for the reasons mentioned in How do we use your information? (Collection, use and disclosure, Section 2), or where the law otherwise allows or requires us to.

The types of third parties are listed below.

Type of third party	Description
Authorised Third Parties	We may share information with third parties where you have authorised us to do so or where we are legally required. They include: <ul style="list-style-type: none">• third parties that you have authorised to act for you (such as accountants, financial counsellors, legal representatives, agents, mortgage brokers, financial advisors, or a person with Power of Attorney)• your parent or legal guardian (if you are under 14 years)• guarantors and other security providers.

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Our Service Partners	<ul style="list-style-type: none"> external technology service providers that support our artificial intelligence capabilities (such as Microsoft) organisations that assist us to identify, investigate or prevent fraud or other misconduct.
Other financial services organisation	We may collect and share your information with other banks, third party payment providers, superannuation funds and financial services providers to provide you services, for example to process your transactions, facilitate payment reversals and provide refunds.
Government and law enforcement agencies	We may share your information with regulatory bodies, government agencies, tax authorities and law enforcement bodies to comply with our legislative or regulatory obligations in any of the jurisdictions where we operate.

2.5. How do we use your information

We use your information to deliver our products and services. We also use your information for other reasons, such as to better understand you, your needs, and to let you know about other products and services you might be interested in.

Here is a list of the ways we may use your personal information.

Improving our business	<p>We use your information to improve the products and services we provide through activities such as:</p> <ul style="list-style-type: none"> reviewing customer feedback and assessing how you use our products and services testing and validating the effectiveness of products, services and system enhancements monitoring and reviewing call recordings, online chats and other business activity for quality assurance, training and compliance purposes, including to improve AI-generated summaries of calls. we may also use any information you provide through our online chat to improve our automated responses generated with GenAI.
Managing our operations	<ul style="list-style-type: none"> deliver our products and services respond to complaints and seek to resolve them
Managing security, risk and crime prevention	<p>We use your information to:</p> <ul style="list-style-type: none"> prevent, detect and investigate suspicious or fraudulent activities We may also use payee details collected as part of transactions to further provide additional fraud prevention measures, and systems support the management of our information security and network controls to prevent cyber-attacks, unauthorised access and other criminal or malicious activities.
To comply with our legal obligations	Where required, we use your personal information to comply with the law, including our regulatory obligations, including to:

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	<ul style="list-style-type: none"> confirm your identity identify criminal activity such as fraud, terrorist financing, bribery, corruption and money laundering
Artificial Intelligence	<p>Sometimes we use your information, for example your transaction information, to train, develop, and in deployed artificial intelligence models for purposes such as:</p> <ul style="list-style-type: none"> protect our customers from fraud and scams develop and improve products and services help us understand trends in customer behaviour including how products and services are used collect personal information when we generate information about how you use and interact with our products and services
Performing analytics activities	<p>Sometimes we combine information we have about you and our other customers, for example transaction information, with data from other sources, such as third party websites or the Australian Bureau of Statistics. We use this information to:</p> <ul style="list-style-type: none"> help us understand trends in customer behaviour including how products and services are used improve the products and services we offer improve the quality of our data understand and manage our risks better.
De-identifying information	<p>Sometimes we de-identify your personal information, for example demographic profile information, transaction information, loan and repayment information (including security information), loan application information and savings information that we hold and use this to:</p> <ul style="list-style-type: none"> provide insights and analytics services to and, share de-identified information with businesses and government

2.6. Securing your information

Our staff are trained in how to keep your information safe and secure. We use secure systems and buildings to hold your information. We aim to only keep your information for as long as we need it.

We store your electronic records in secure systems or using trusted third parties. We use a range of physical, electronic and other security measures to protect the security, confidentiality and integrity of the personal information we hold about you.

We aim to keep personal information only for as long as we need it – for example for business or legal reasons. When we no longer need information, we take reasonable steps to destroy or de-identify it.

2.7. Links

Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or be maintained. Unless expressly stated otherwise, we are not responsible for the privacy practices of, or any

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content on, those linked websites, and have no control over or rights in those linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so we encourage individuals to read them before using those websites.

2.8. Accessing or correcting your personal information

You can access the personal information we hold about you by contacting us using the information below. Sometimes, we may not be able to provide you with access to all of your personal information and, where this is the case, we will tell you why. We may also need to verify your identity when you request your personal information.

If you think that any personal information we hold about you is inaccurate, please contact us and we will take reasonable steps to ensure that it is corrected.

2.9. Making a complaint

If you think we have breached the Privacy Act, or you wish to make a complaint about the way we have handled your personal information, you can contact us using the details set out below. Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time.

Contact Us

You can contact us in the following ways:

Privacy Officer, Obie Tech Pty Ltd

complaint@obietech.com.au

We will respond within 30 business days. If unsatisfied you may contact the OAIC.

If your complaint has not been resolved to your satisfaction or you still have a concern, you can contact the Office of the Australian Information Commissioner in any of the following ways:

Australian Financial Complaints Authority

Visit: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You can also contact the Office of the Australian Information Commissioner if your complaint is about your privacy or how we handled your credit information.

Office of the Australian Information Commissioner

Visit: oaic.gov.au

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Email: enquiries@oaic.gov.au

Phone: 1300 363 992

Mail: GPO Box 5288, Sydney NSW 2001