Business Finance Privacy Collection Notice

At Export Finance Australia, we are committed to protecting individuals' privacy in accordance with the *Privacy Act 1988* (Cth). We will use and disclose your personal information in accordance with our Privacy Policy, our Credit Information Policy and this Business Finance Privacy Collection Notice.

Who does this Privacy Notice apply to?

This **Business Finance Privacy Collection Notice** applies to all individuals whose personal information we collect for the purpose of assessing Business Finance applications for finance or processing and responding to financing enquiries.

By proceeding with your Business Finance enquiry or application, you confirm that you, all directors of the company, and any other related individuals required to provide personal information in relation to your application, have each read and understood Export Finance Australia's Privacy Policy and Credit Information Policy.

What personal information do we collect?

In order to assess applications for finance, we collect certain *personal information* of individuals related to the applicant, which may include (without limitation):

- contact details (such as name, phone number, email, business details) of company directors and of shareholders, agents, trustees, and/or subcontractors, *where applicable and where any of these is an individual,* and contact person/representative contact details (such as name, phone number, email) for any such related entities,
- identification information (such as driver's licence, passport, medicare card details and/or other identification details or documentation) of directors and beneficial owners,
- other personal information, such as biographies, employment history, qualifications and similar information, of key management staff,
- personal assets and liabilities of company directors, and
- incidental personal information of individuals which may be disclosed in company financials, such as salaries, payroll data or superannuation information of directors or staff.

Why do we collect personal information?

We collect this information for various purposes associated with processing your finance application, including so that Export Finance Australia is able to:

- contact you about your enquiry or application,
- assess whether Export Finance Australia can support your application (including to satisfy our legislative mandate),
- confirm the identity of individuals associated with your business,
- assess credit in relation to your application, including to review and assess individual directors' personal assets and liabilities to assess loan affordability,
- administer a facility once an application is approved by Export Finance Australia,
- track and analyse market needs, opportunities and priorities,
- to send you marketing communications about other products or services which may be of interest (unless you opt out or unsubscribe from direct marketing), and

- where otherwise required or authorised by law, for example, Export Finance Australia is required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect personal information and verify the identity of related individuals before providing credit. This process is often referred to as 'know-your-customer' ("KYC").

Export Finance Australia may use automated or artificial intelligence ("AI") systems, with human oversight, to assist in some of the processes listed above as described in Export Finance Australia's Privacy Policy.

What are the consequences if we do not collect the personal information?

If the personal information is not provided, we may not be able to process and/or assess the application and the company may not be able to obtain finance from Export Finance Australia.

How do we use your personal information and who do we disclose it to?

Personal information collected will be handled in accordance with Export Finance Australia's Privacy Policy and Credit Information Policy.

We try to collect personal information directly from individuals where possible. However, where you provide personal information about another individual(s) (such as director or shareholder of your company) in connection with a Business Finance finance application, we expect you to ensure you are aware, and have ensured the other individuals are aware of, and have read and understood, the information contained in this Notice and Export Finance Australia's Privacy Policy.

We ask that you provide a copy of this Notice to such individuals if you provide us with personal information on their behalf at any stage of your Business Finance finance application.

Export Finance Australia may disclose individuals' personal information collected as part of a Business Finance finance application to third parties including (without limitation):

- service providers Export Finance Australia engages to support or assist Export Finance Australia to perform its functions or activities (for example, software, marketing and AI system service providers and external legal service providers),
- service providers that assist us to perform company and identity verification checks, for example, information may checked with the Document Issuer or Official Record Holder for identity verification purposes via the Document Verification Service*, and
- any person Export Finance Australia is required or authorised to disclose information to under applicable laws.

*By providing your personal information, and proceeding with your finance application, you confirm that you, and any other individuals on whose behalf you provide personal information to us, consent to their personal information being checked with the Document Issuer or Official Record Holder using the Document Verification Service[1] for the purpose of confirming their identity.

Overseas disclosure

Export Finance Australia does not generally disclose personal information collected in connection with finance applications to third parties located overseas.

However, some of our third-party ICT service providers may access or process personal information overseas, even where the information is not persistently stored overseas. For example, when we send SMS messages, your mobile number and message content may be processed by our SMS service

[1] The Document Verification Service (DVS) in Australia is a system that checks if the biographic information on an identity document matches the original government record. It helps verify the validity and accuracy of identity documents. The DVS is used by various Australian government agencies. Further details on the operation and management of the DVS Hub can be found at their website: IDMatch

provider or its subprocessors outside Australia, including in the United States. This information will not ordinarily be stored overseas on an ongoing basis.

How can you access or correct personal information we hold about you, or make a complaint?

You can find out more about your rights in relation to the use and disclosure of your personal information by us, including your rights to access and correct your personal information, or to make a complaint about how we handle your personal information and how we will deal with such a complaint, by accessing our Privacy Policy or our Credit Information Policy, as applicable.

Contact us

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