

R4K Privacy Collection Statement



R4K LICENSING PTY LTD ABN 16 668 357 686 (R4K) is committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy sets out further information about our collection, use and disclosure of personal information, and is available on our website www.R4K.com.au.

How do we collect personal information:

R4K generally collects personal information directly from you. For example, personal information will be collected through our application processes, forms and other interactions with you in the course of providing you with our products and services, including when you provide it to us over the telephone, complete our application forms, visit our website, call us or send us correspondence via SMS or social media messaging. We may also collect personal information (including credit information) from publicly available sources, or from a third party, such as a referee or a credit reporting body or credit provider.

Why do we collect personal information: R4K collects your personal information (including credit information) for the purposes outlined in the Privacy Policy, which include:

- enabling R4K to answer your enquiry, or to assess your application to receive our products or services;
- let you know about other products or services we offer, send you information about special offers or any other future marketing purposes;
- protect our business and other customers from fraudulent or unlawful activity;
- obtain consumer credit references;
- provide you with our products or services;
- consider whether to provide you with additional products or services in the future;
- consider any concerns or complaints you may have;
- comply with relevant laws, regulations and other legal obligations;
- help us improve the products and services offered to our customers;

What if you don't provide your personal information? Without this information R4K may not be able to process your application or if you are approved, provide you with the product and/or manage your account.

Disclosure of your personal information: R4K may disclose your personal information to any of the entities listed in the Privacy Policy, which include:

- other entities within our R4K corporate group;
- any service provider R4K engages to carry out or assist its functions and activities, including agents and professional advisors;
- any third party providing you with a product or service in relation to the R4K product;
- credit reporting agencies;
 - The credit reporting agencies we use may include:
 - Equifax, PO Box 964 North Sydney 2059, www.mycreditfile.com.au, 130 762 007.
 - Illion, Level 7, 479 St. Kilda Road Melbourne 3004, www.illion.com.au, 1300 734 806.
- your referee or any other person nominated by you at the time of application;
- your employer; and
- an intending guarantor, to enable that person to consider whether or not to act as a guarantor.
- a person who is a guarantor.
- financial institutions involved in managing our payments, such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- a credit provider to assess a credit application, to assess your credit worthiness, to help you avoid default on your obligations or to inform them of your default.

By submitting an application to receive our products or services from R4K, you consent to R4K disclosing or obtaining your information to these persons.

Sending information overseas: We are likely to disclose your personal information to recipients located overseas, who provide services to us. We will not disclose your personal information to overseas recipients without your consent unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Privacy Act 1988 ('Privacy Act'), or the Australian Privacy Principles ('APPs'); or
- the recipient is subject to a similar information privacy regime.

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Your rights: Our Privacy Policy contains information about how:

- you may access the personal information we hold about you;
- you may seek the correction of your personal information; and
- you may complain about a breach of the Privacy Act, including the APPs; and
- we will deal with a privacy complaint.

Our contact details are as follows:

R4K LICENSING PTY LTD

35A Railway Road Blackburn VIC 3130, pualicensing@r4k.com.au 0488 884 542 www.r4K.com.au

Credit Representative No: 553413 ACN 668 357 686

Acknowledgement

- ☒ I have read R4K's Privacy Collection Statement located here,
- ☒ I consent to you **collecting sensitive information about me** for the purposes of you providing services to me.
- ☒ I consent to you **sending my personal information to the recipients located outside Australia.**
- ☒ I consent to you **collecting credit information** about me from credit reporting agencies, and also **providing it to** credit reporting agencies.
- ☒ I agree to receive direct marketing information about your **products, services or promotions.** OR
- ☐ Please **do not send me** information about R4K's products, services or promotions
- ☒ By proceeding to use our services, you agree that you fully understand and agree to be bound by this statement.