

Privacy Policy

This privacy policy ('the Privacy Policy') applies to MyBond Pty Ltd ACN 644 744 972 and its affiliates and related companies, (together, 'MyBond, 'we', 'us' or 'our'), and details how we collect, manage and use personal information, including personal information collected by us through our websites and other online platforms (together, 'the Websites').

Throughout this Privacy Policy, we use the term "personal information" to describe information that is associated with a specific person and can be used to reasonably identify that person. Personal information does not include information that has been made anonymous and cannot reasonably identify a specific person.

MyBond is committed to respecting the privacy of your personal information. We appreciate that individuals are concerned about the security of their personal information and we are committed to protecting any personal information we hold.

MyBond's service providers are independent of MyBond and may have privacy policies which differ from ours. Our partners are responsible for their own privacy policies and privacy practices. Please contact our partners directly for further information on their privacy policies.

The Websites may also contain links to third party websites. These linked sites are not under our control and we are not responsible for content on these sites, nor are these sites subject to this Privacy Policy. Before disclosing your personal information on any third party website we recommend that you examine the terms and conditions and privacy policy of that site.

This Privacy Policy applies when you sign up for, access, or use our services, features, technologies or functions offered on our Websites (collectively 'MyBond Services') and in relation to personal information we may otherwise collect during the course of our business as set out in this Privacy Policy.

MyBond may amend the Privacy Policy at any time. The updated version will be available by following the 'Privacy' link on the Websites. The revised version will be effective from the time we post it on the Websites. From time to time MyBond may highlight major changes to the Privacy Policy on its homepage, but we recommend you check the Privacy Policy regularly for changes.

Collecting personal information

MyBond will be fair and open about the way we collect information about you and what we intend to do with the information.

When you visit our Websites or use MyBond Services, we may collect information sent to us by your computer, mobile phone or other access device. The information sent to us may include data on the pages you access, your computer IP address, device identifiers, the type of operating system you are using, your location, mobile network information, standard web log data and other information. Web log data includes the browser type you are using and traffic to and from our site. When you visit our Websites or use MyBond Services, we may also collect information about your transactions and your activities. Details on our collection of personal information through the use of cookies and analytical services is set out below.

In addition, if you open an MyBond account with us or use MyBond Services, we may collect the following types of information:

- Contact information, such as your name, address, phone number, email and other similar information.
- Financial information, such as the full bank account numbers and/or credit or debit card numbers that you link to your MyBond account or give us when you use MyBond Services.

- Detailed personal information such as your date of birth, drivers licence number or other identification information or documents.

We may also obtain information about you from third parties including our partners and related companies, as well as credit reporting bodies and identity verification services, and publicly or commercially available sources for the purposes of complying with relevant legislation (e.g. anti-money laundering laws).

You may choose to provide us with access to certain personal information stored by third parties such as social media sites (e.g., Facebook and Twitter). The information we may receive varies by site and is controlled by that site. By associating an account managed by a third party with your MyBond account and authorising MyBond to have access to this information, you agree that MyBond may collect, store and use this information in accordance with this Privacy Policy.

We may also collect your personal information if you enter a competition or promotion we run (either directly or through our marketing agents), or if you apply for employment with us either directly or through a recruitment or employment agency.

We may collect personal information about our partners' staff directly from those staff or from our partners. The information we collect about our partners' staff may include your name, position, contact details and training records.

We may also collect the personal information of our suppliers and service providers' staff during the course of our business activities. This information may include your name, contact details and position. We will collect this information directly from you, or from the applicable supplier or service provider.

In order to help protect you from fraud and misuse of your personal information, we may collect information about your use and interaction with our Websites or MyBond Services. For example, we may evaluate your computer, mobile phone or other access device to identify any malicious software or activity.

We may also collect additional information from or about you in other ways, such as through contact with our customer support team, suppliers or service providers (whether via mail, email or through telephone enquiries), your responses to a market survey, and from interactions with MyBond's Partners or as otherwise notified to you at the time.

Using personal information MyBond only collects, holds and handles information about you that is necessary for us to perform the services you request from us, that is otherwise reasonably necessary for our business activities or if required by law, or court or tribunal order.

We may use personal information we collect about you for a number of purposes including, but not limited, to:

- provide (or assess whether to provide) MyBond Services;
- customer support;
- process transactions and send notices about your transactions;
- resolve disputes, collect fees, and troubleshoot problems;
- investigate and prevent potentially prohibited or illegal activities;
- enforce our agreement with you in relation to services that we provide you ('User Agreement');
- learn more about your level of satisfaction, your expectations of us and our partners, and how we can meet them (for example, in relation to MyBond Services, and the services offered by MyBond's Service Providers);
- customise, measure, and improve MyBond Services and the content, layout, and operation of our Websites;
- deliver targeted marketing, service update notices, and promotional offers based on your communication preferences;
- contact you via telephone, text (SMS) or email messaging, including as authorised by our User Agreement;
- compare information for accuracy and verify it with third parties;

- confirm your identity for the purposes of anti-money laundering and counter-terrorism laws and assess applications and your suitability for MyBond Services;
- to consider you for a position at MyBond for which you have applied;
- to acquire goods or services from you or from your employer;
- for the purpose of performing data analytics including to improve our and our Partners' services;
- for other purposes to which you have consented; and
- as required or permitted by relevant laws and regulations.

You agree that we may use your personal information for the purposes for which we collect it and for related purposes which would be reasonably expected by you.

If all or some of your personal information is not collected or cannot be verified, we may be unable to provide you with MyBond Services or a customised experience, engage with you, or do business with you.

How we share personal information with other parties

We may share your personal information with:

- Our affiliates and related companies;
- Our partners and the suppliers and service providers who help with our business operations including in relation to fraud prevention, identity verification, payment collection, marketing, customer service, and technology services;
- Our service providers, so that they can provide goods or services to you or respond to a complaint by you, or to help them improve the quality and standard of service they provide to you.
- Financial institutions that we may partner with to jointly create and offer a product;
- Credit reporting bodies and collection agencies, including to report account information, as permitted by law. To request a credit report, we will provide information to the credit reporting body that identifies you;
- Banking partners as may be required by credit card association rules for inclusion on their list of terminated merchants;
- Companies that we plan to merge with or be acquired by or who may invest in us;
- Law enforcement, government agencies or officials, or other third parties pursuant to a subpoena, court order, or other legal process or requirement applicable to MyBond; when we need to do so to comply with law or credit card rules; or when we believe, in our sole discretion, that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate suspected violations of our User Agreement;
- Your nominated referees so that we may check your references if you are applying for a position with MyBond; and
- Other third parties with your consent or direction to do so.

Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your jurisdiction. When we disclose your personal information overseas, we will take reasonable measures to ensure that your information is held, managed and accessed in accordance with appropriate standards for the handling of personal information.

In addition, you should note that service providers you buy goods or services from or contract with (even if such goods or services are purchased using MyBond Services) have their own privacy policies, and MyBond is not responsible for their actions, including their information protection practices.

We will not sell, rent or trade your personal information to/with any other organisation for their marketing purposes and will only share your personal information with third parties as described in this Privacy Policy or as otherwise notified to you at the time of collection or with your consent.

If you open an MyBond account directly on a third party website or via a third party application, any information that you enter on that website or application (and not directly on

MyBond's Websites) will be shared with the owner of the third party website or application. These sites are governed by their own privacy policies and you are encouraged to review their privacy policies before providing them with personal information. MyBond is not responsible for the content or information practices of such third parties.

Consent

We may require your consent to use and/or disclose your personal information if we need to use your information for a purpose that is not related to the purpose for which it was collected.

If you do not consent to MyBond collecting, using and/or disclosing your personal information for such other purposes, this may affect MyBond's ability to deliver and improve our products and services, or to engage or do business with you.

Marketing and privacy

MyBond sends marketing materials to its customers, and other people who have provided MyBond with personal information, from time to time about products and services offered by MyBond and our Partners.

If you do not wish to receive marketing materials from MyBond, or its Partners, please complete the opt-out instructions included on the marketing materials, or contact us on:

Email: contact@mybond.com.au

Phone: 0423934037

Mail: 147 Northumberland St Liverpool NSW 2170

MyBond will note your request and respect your wish not to receive any marketing materials.

If you choose not to receive any marketing materials from MyBond, you may miss out on special product and service offerings and opportunities.

Cookies and third party analytical services

We use cookies and track IP addresses via our Websites so we can improve our services provided by our Websites and enhance your user experience.

When you access our Websites or use MyBond Services, we (including our partners and companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively 'Cookies'). We use Cookies to ascertain which web pages are visited and how often, to make our websites more user friendly, to give you a better experience when you return to a website and to target advertising to you that we think you may be interested in.

For example, Cookies allow us to save your password so you do not have to re-enter it every time you visit our site.

Most web browsers automatically accept Cookies. You can find information specific to your browser under the "help" menu. You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, declining our Cookies may interfere with your use of our Websites and MyBond Services.

Our Websites also use Google Analytics, a web analysis service of Google Inc. ('Google'). Google Analytics uses Cookies to monitor traffic to, and use of, the Websites. Information about the use of the Websites generated by these Cookies is generally transferred to a Google server in the USA and stored there. Google uses this information on our behalf to evaluate your Website usage, to compile reports on the Websites activities, and to provide additional services connected with the Websites. We will not identify you to Google, and will not merge personal and non-personal information collected through this service. You can prevent the use of Google Analytics Cookies by adjusting the settings on your browser software, however, you may not be able to fully use all of the functions of the Websites if you do so. You may also prevent the use of Google Analytics Cookies by downloading and installing the Google browser plug-in provided under the following link: <https://tools.google.com/dlpage/gaoptout/>.

Protecting personal information

MyBond will keep your personal information secure by taking reasonable steps to protect it from misuse, loss and unauthorised access, use, modification and disclosure.

We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorised access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to our data centres, and information access authorisation controls. Only properly authorised people who have a need to access personal information to perform their job will be able to see or use that information. MyBond stores personal information in transmission logs and archive systems for a period MyBond considers reasonable depending on the primary purpose for which that information was collected.

Accessing and requesting correction of personal information

We will strive to ensure that information about you is accurate when we collect or use it. Subject to some exceptions under privacy law, we will let you see the information we hold about you and correct it if it is inaccurate, incomplete or out-of-date. If we do not grant you access to your personal information or do not agree to correct your personal information we will tell you why.

If you wish to obtain access to and/or correct your personal information held by MyBond, please contact MyBond on:

Email: contact@mybond.com.au

Phone: 0423934037

Mail: 147 Northumberland St Liverpool NSW 2170

Unless we do not agree to your request for access to personal information, in most cases MyBond will provide you with access as soon as reasonably possible following receipt of your request. If you request corrections to your personal information and MyBond agrees with your request, these changes will be made as soon as practicable. If MyBond does not agree to your request for correction, it will notify you of the reasons it does not agree and will note your request on the records it holds about you. If you are dissatisfied with our refusal to provide you with access to, or correct, your personal information you may also complain to the applicable regulator in your jurisdiction.

Subject to the terms set out in the User Agreement, you can also close your MyBond account through our Websites. If you close your MyBond account, we may retain information from your account for a period of time to collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigations, prevent fraud or risk, enforce our User Agreement, or take other actions as required or permitted by law.

Resolving your concerns

If you have a complaint regarding MyBond's management of your personal information, please prepare your complaint in writing and email it to us at contact@mybond.com

MyBond will provide written acknowledgement of your complaint within 7 days of receipt. We will investigate and advise you of the steps we have taken to resolve your complaint within 30 days of receipt of your complaint.

If you are not satisfied with our response, you can raise your concern with the Australian Financial Complaints Authority ('AFCA'). We are a member of AFCA. AFCA can be contacted at:

Telephone: 1800 931 678

Website: <https://afca.org.au>

Email: info@afca.org.au

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

If the privacy complaint is not resolved by AFCA you can also escalate your complaint to the Office of the Australian Information Commissioner (the 'OAIC') by completing the complaint form available at:

<https://www.oaic.gov.au/privacy/privacy-complaints/lodge-a-privacy-complaint-with-us/>