

Privacy & Credit Reporting Policy

(Australia and New Zealand)

Effective Date: 16/02/2026

1. Who We Are

This Privacy & Credit Reporting Policy applies to:

Australia

CFI Finance Pty Ltd
ACN 166 603 578
("CFI Finance Australia")

New Zealand

CFI Finance Limited
NZBN 9429050529544
("CFI Finance New Zealand")

In this policy, "CFI", "we", "us" and "our" refers to the relevant entity that is collecting or holding your information.

We comply with:

- The *Privacy Act 1988 (Cth)* and Australian Privacy Principles (APPs)
 - The *Credit Reporting Privacy Code (Australia)*
 - The *Privacy Act 2020 (New Zealand)* and Information Privacy Principles (IPPs)
 - Where applicable, the *New Zealand Credit Reporting Privacy Code 2020*
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2. Contact Details

Australia

CFI Finance Pty Ltd
Phone: 1300 659 676
Email: complaints@cfifinance.com.au

New Zealand

CFI Finance Limited
Phone: 0800 456 687
Email: complaints@cfifinance.co.nz

Postal correspondence may be directed to our Australian head office unless otherwise advised.

3. What Is Personal Information?

“Personal information” means information about an identifiable individual.

“Credit-related information” includes credit information and credit eligibility information as defined under Australian privacy law, and comparable credit information under New Zealand law.

4. The Information We Collect

We may collect:

- Name, date of birth and contact details
- Government-issued identification details (such as driver licence or passport details) for identity verification purposes
- Residential and business address details
- Employment and business information
- Financial details (income, expenses, liabilities, assets)
- Bank statements and credit account details
- Credit history and credit application information
- Information about guarantors and co-applicants
- Records of communications with us
- Taxation-related information relevant to your application (including Business Activity Statements (BAS), GST returns, income tax returns, notices of assessment and other tax records)
- Website usage data

Hardship Information

If you request hardship assistance, you may voluntarily disclose personal or medical circumstances. We collect such information only to assess hardship and manage your account.

Tax File Numbers

We do not request or require Tax File Numbers.

If provided inadvertently, we will not use them and will take reasonable steps to securely remove or de-identify them.

Criminal History

We do not actively collect criminal record information.

However, we may consider publicly available information (such as court judgments or insolvency records) relevant to credit risk assessment.

Digital Identity Verification and Biometric Information

We may use electronic identity verification and fraud prevention services to verify your identity and assess application risk. This may involve:

- Providing your identification details (such as driver licence or passport details) to a third-party verification provider;
- Comparing your information with government or other reliable data sources;
- Using document verification services;
- Requesting a photograph, video recording or “selfie” for identity verification purposes; and
- Receiving verification results, risk indicators or fraud assessments from those providers.

Biometric Information

Where identity verification involves facial comparison technology or similar processes, biometric information may be generated for the purpose of confirming that:

- you are the person shown in your identification document; and
- the identification document appears genuine.

For individuals in Australia, biometric information used for identification purposes may constitute sensitive information under the Privacy Act 1988 (Cth). We will only collect and use such information with your express consent and for identity verification or fraud prevention purposes.

For individuals in New Zealand, we will collect and use biometric information in accordance with the Privacy Act 2020 (NZ), and only where reasonably necessary for identity verification or fraud prevention.

Unless required by law, we do not retain biometric templates or facial recognition data after the verification process is complete. Biometric information is handled securely and in accordance with our data security obligations.

5. Credit-Related Information

Where you apply for credit or act as guarantor, we may collect and use credit-related information including:

- Identification details
- Credit application details
- Repayment history
- Default information
- Court judgments and insolvency information
- Information obtained from credit reporting bodies

We may derive internal credit assessments or risk scores from this information.

6. How We Collect Information

We collect information:

- Directly from you (including online applications)
- From co-applicants or guarantors
- From credit reporting bodies
- From banks and financial institutions
- From identification verification providers
- From publicly available sources
- From referees, accountants or advisers
- As required under AML/CTF or other applicable laws
- From electronic identity verification providers and fraud prevention services

We collect only information reasonably necessary for our business activities.

7. Why We Collect and Use Information

We collect, use and disclose personal information to:

- Assess and process credit applications
- Verify your identity using digital and biometric verification services
- Comply with anti-money laundering and counter-terrorism financing obligations
- Assess business performance and taxation compliance through BAS, tax returns and other tax records
- Detect and prevent identity fraud and financial crime
- Assess creditworthiness
- Manage accounts and enforce agreements
- Provide hardship relief
- Prevent fraud and misconduct
- Comply with legal obligations
- Improve products and services
- Communicate with you

If required information is not provided, we may be unable to assess your application.

8. Disclosure of Personal Information

We may disclose personal information where reasonably necessary for our business activities, including to:

- Credit reporting bodies
- Other credit providers and financiers
- Electronic identity verification providers and fraud prevention services
- Related entities within the CFI group
- Service providers (IT, payment processors, document management providers)
- Professional advisers
- Debt collection agencies
- Government agencies and regulators
- Guarantors and authorised representatives

Franchise Networks

If you operate, propose to operate, or apply to operate within a franchise network, we may exchange information with the relevant franchisor or master franchisor for purposes including:

- Assessing your suitability for finance
- Confirming franchise approval status
- Verifying business performance or franchise eligibility
- Confirming settlement conditions
- Ongoing account management or risk monitoring

This may include financial information, application status, and other information reasonably necessary for those purposes.

Equipment Vendors and Suppliers

Where your finance relates to equipment or business assets supplied by a vendor, distributor or manufacturer, we may exchange information with that supplier for purposes including:

- Confirming equipment specifications and invoices
- Verifying delivery and settlement details
- Processing payments
- Managing warranties, security interests or enforcement
- Resolving disputes

Finance Brokers and Introducers

If your application is submitted through a finance broker, introducer or intermediary, we may exchange information with them for purposes including:

- Assessing your application
- Obtaining supporting documentation
- Communicating application status
- Managing settlement
- Ongoing account administration

We expect brokers and introducers to handle personal information in accordance with applicable privacy laws.

We do not sell personal information.

9. Credit Reporting Bodies

Australia

We may disclose credit information to:

- Equifax Australia
- illion Australia
- Experian Australia

New Zealand (where applicable)

We may disclose credit information to:

- Equifax New Zealand
- Centrix
- illion New Zealand

Each credit reporting body maintains its own privacy policy explaining how it handles credit information.

If we decline your credit application based on credit reporting information, we will provide details of the relevant reporting body.

10. Overseas Disclosure

We may use secure technology service providers located outside Australia or New Zealand.

For Australian individuals, we will take reasonable steps to ensure overseas recipients comply with the Australian Privacy Principles or are subject to comparable safeguards.

For New Zealand individuals, we will disclose personal information overseas only in accordance with IPP 12 of the Privacy Act 2020, including where the recipient is subject to comparable privacy protections or where you have been informed of the risks and authorised the disclosure.

11. Direct Marketing

We may send marketing communications in accordance with:

- The Spam Act 2003 (Cth)
- The Unsolicited Electronic Messages Act 2007 (NZ)

You may opt out at any time using the unsubscribe facility or by contacting us.

12. Data Security

We take reasonable steps to protect personal information from misuse, interference, loss and unauthorised access.

Information is retained only as long as necessary to meet legal and business obligations.

13. Data Breach Notification

If a data breach is likely to result in serious harm:

- In Australia, we will comply with the Notifiable Data Breaches scheme.
 - In New Zealand, we will notify the Privacy Commissioner and affected individuals where required under the Privacy Act 2020.
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14. Access and Correction

You may request access to or correction of your personal information.

- In Australia, we will generally respond within 30 days.
- In New Zealand, we will respond within 20 working days.

We may refuse access where permitted by law and will provide written reasons if we do.

15. Complaints

If you have a complaint about how we handle your personal information, please contact:

Australia

Email: complaints@cfifinance.com.au

Phone: 1300 659 676

New Zealand

Email: complaints@cfifinance.co.nz

Phone: 0800 456 687

If you are not satisfied with our response:

Australia

Office of the Australian Information Commissioner

www.oaic.gov.au

New Zealand

Office of the Privacy Commissioner

www.privacy.org.nz

16. Changes to This Policy

We may update this policy from time to time. The current version will be available on our website.