

Privacy and Credit Policy

Current as at Jul 2023

This Privacy Policy ("**Privacy Policy**") consists of the following sections:

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General information

We are committed to respecting your privacy. Our Privacy Policy sets out how we collect, use, store and disclose your personal and credit information. This Privacy Policy applies to our website at www.koganmobiledevices.com.au, as well as any other webpages or apps that we may make available to you, and communications we have with you through any medium.

We are bound by the Australian Privacy Principles contained in the Privacy Act 1988 (Cth).

By providing personal and credit information to us, you consent to our collection, use and disclosure of your personal and credit information in accordance with this Privacy Policy and any collection notices provided to you from time to time.

We may change our Privacy Policy from time to time by publishing changes to it on our website (which you can visit [here](#)). We encourage you to check our website periodically to ensure that you are aware of our current Privacy Policy.

What personal information do we collect?

We will collect the following types of personal information:

- name;
- mailing or street address in Australia;
- email address;
- contact numbers;
- date of birth;
- credit card information;
- a copy of your driver's licence, which will include your photograph, signature, driver's licence number and state or country of issue, and any applicable licence conditions which may include health information (such as the requirement for corrective lenses, or when driving or information relating to your criminal record (such as an alcohol ignition interlock program);
- a copy of the photo page of your passport, which will include your photograph, passport number, place and date of birth, date of issue, expiry date and country of issue;
- a copy of your Medicare card, which will include your Medicare number, names and individual reference numbers of any family members (if any), colour of your Medicare card and the expiry date;
- a copy of your bank statement, which may include your name, address and financial information;
- technical information, such as 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;

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- details of the products and services we have provided or may provide to you or that you have enquired about (including any additional information necessary to deliver those products and services and respond to your enquiries);
- any additional information relating to you that you provide to us directly or indirectly (including through photos and videos);
- information you provide to us through customer surveys; or
- any other personal information that may be required in order to facilitate your dealings with us.

You do not have to provide any personal information to us, however if you do not do so we will not be able to provide our services to you, or consider your application for employment with us.

How do we collect your information?

We usually collect information directly from you when you:

- provide any information to us during the registration process on our website or app, whether or not you actually complete that registration;
- communicate with us through correspondence, chats, email, or when you share information with us from other social applications, services or websites;
- interact with our website, app, services, content and advertising (including through cookies on our website); or
- enter into competitions, contests, surveys or other promotional activities or events sponsored or managed by us or our business partners.

We may also collect your information from publicly available sources, as well as from third parties, for example when we verify your identity documentation or conduct a credit check on you, in which case we will collect your personal and credit information from credit reporting bodies and credit providers.

If you provide any other person's personal information to us, you must ensure that they have consented to their personal information being provided to us for the relevant purposes set out in this Privacy Policy (for example participation in a competition we may run).

In addition, when you apply for a job or position with us we may collect certain information from you (including your name, contact details, working history and relevant records checks) and from any recruitment consultant, your previous employers and others who may be able to provide information to us to assist in our decision on whether or not to make you an offer of employment or engage you under a contract. This Privacy Policy does not apply to certain acts and practices in relation to employee records of our current and former employees.

In some cases, our third-party suppliers and service providers may also use cookies to collect non-identifiable information when we use their services for the purposes described in this privacy policy.

Why do we collect, use and disclose your information?

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

- to enable you to access and use our services, including assessing your application to access and use our services;
- to operate, protect, improve and optimise our services, business and our users' 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;
- 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;
- to comply with our legal obligations, resolve any disputes that we may have with any of our users, and enforce our agreements with third parties;

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- to verify your identity;
- to detect fraud; and
- to consider your employment application.

We may also disclose your personal information to trusted third parties who also hold other information about you, such as our marketing, analytic, business and branding partners. These third parties 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 products and services that you receive.

Do we use your personal information for direct marketing?

We and/or our carefully selected business partners may send you direct marketing communications and information about our goods and services. This may take the form of emails, SMS, mail or other forms of communication, in accordance with the Spam Act and the Privacy Act. You may opt-out of receiving marketing materials from us by contacting us using the details set out below or by using the opt-out facilities provided (e.g. an unsubscribe link).

To whom do we disclose your information?

We may disclose your information for the purposes described in this privacy policy to:

- our employees and related bodies corporate;
- third party suppliers and service providers, including providers for the operation of our websites and/or our business, in connection with providing our products and services to you, or in relation to improving and/or promoting our products and services;
- professional advisers, dealers and agents;
- credit reporting bodies and credit providers;
- payment systems operators (e.g. merchants receiving card payments);
- our existing or potential agents, business partners or service providers;
- 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.

Disclosure of information outside Australia

We may disclose your information outside of Australia to recipients that are located outside of Australia, including to cloud service providers, payment service providers, software support vendors, offshore processing providers, professional advisers, and third parties in respect of any financing or merger and acquisition (and similar) transactions who may be located in various countries, including China, countries within the European Union, India, Japan, Malaysia, New Zealand, Philippines, Singapore, Canada the United Kingdom and the United States of America.

When you provide your personal information to us, you consent to the disclosure of your information outside of Australia and acknowledge that we are not required to ensure that overseas recipients handle that personal information in compliance with Australian Privacy Law. We will, however, take reasonable steps to ensure that any overseas recipient will deal with such personal information in a way that is consistent with the Australian Privacy Principles.

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Where you have applied for a device plan we will collect and use the information described in this Privacy Policy as well as the following:

- basic information about your credit account (for example, when it was opened);
- details about information requests we made about you to credit reporting bodies;
- information about certain overdue payments and serious credit infringements and information about payments or subsequent arrangements in relation to either of these;
- your debt repayment history;
- reports on your credit worthiness; and
- various publicly available information like bankruptcy and credit-related court judgments.

We will use your personal and credit information to:

- assess and make decisions about your creditworthiness;
- undertake risk assessment and management, reporting and fraud prevention;
- manage your payment obligations to us, including to recover overdue amounts;
- assign our debts;
- participate in the credit reporting system;
- deal with complaints or regulatory matters relating to credit or credit reporting; and
- comply with applicable law.

We will disclose your personal and credit information to credit reporting bodies, credit providers and third-party collection agencies where required. We use the following credit reporting body:

Equifax Pty Ltd
GPO Box 964, North Sydney NSW 2059
13 83 32
equifax.com.au

You can obtain information about how credit reporting bodies with which we deal handle your credit and personal information by contacting them on the contact numbers, or at the addresses, that we have listed above.

Using our website and cookies

While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' (a packet of information placed on a user's device by a website for record keeping purposes) or other similar tracking technologies on our website that help us track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser but our websites may not work as intended for you if you do so.

We may also use cookies to enable us to collect data that may include personal information. For example, where a cookie is linked to your account, it will be considered personal information under the Privacy Act. We will handle any personal information collected by cookies in the same way that we handle all other personal information as described in this Privacy Policy.

Storage and security

We may hold your information in either electronic or hard copy form, at our premises and the premises of our service providers (which includes storage on the cloud). Where this occurs, we take reasonable steps to protect your personal and credit information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal and credit information. For example, our practices provide that all data is stored securely and data is accessible only by our authorised personnel and authorised service providers. In our commitment to the protection and security of the

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data we hold, we will review our data access policy periodically. The internet is not a secure method of transmitting information. Accordingly, other than where we use applicable technology to ensure information (such as credit card information) is securely transmitted and processed, we cannot and do not accept responsibility for the security of information you send to or receive from us over the internet, or for any unauthorised access or use of that information.

We also keep records of our interactions with you (including by telephone, email and online) and your enquiries or complaints, but will take reasonable steps to destroy or permanently de-identify personal and credit information when we no longer need it.

We will retain personal and credit information, in such a state and for a period of time, as required by law or regulations. For example, we are required by law to keep records of your transactions with us for a period of at least 7 years.

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 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.

Accessing or correcting your information

You can access the personal and credit information we hold about you by contacting us using the details set out at the bottom of this Privacy Policy.

Sometimes, we may not be able to provide you with access to all of your personal or credit 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 or credit information. We may charge you a reasonable amount to provide you with access to the personal and/or credit information that you have requested.

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

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 or credit information, please contact us via www.koganmobiledevices.com.au/help.

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 30 days.

If your concerns are not resolved to your satisfaction, you may be able to escalate your complaint to an external dispute resolution scheme or to a regulatory authority. We can provide details of the appropriate scheme/regulator for you, as these may vary by jurisdiction or service.

Contact Us

For further information about our Privacy Policy or practices, or to access or correct your personal or credit information, or make a complaint, please contact us using the details set out below:

Web chat: via www.koganmobiledevices.com.au (9am–5pm Sydney time)

Email: support@koganmobiledevices.com.au

Snail: PO Box 330, Sydney NSW 2001

Phone: 1800 945 025 (9am–6pm Sydney time).