



MIDDLE PRIVACY COLLECTION NOTICE

Why we're collecting your information

We (Middle Technology Australia Pty Ltd (ACN 649 575 315, Australian Credit Licence number 536443)) collect your personal information (including your credit information and sensitive information) so that we can provide our products and services (including the Middle Discovery Journey) to you. We also collect it to:

- provide you with access to our website
- answer your questions
- identify you
- undertake our fraud prevention measures
- deal with any complaints or concerns you may have
- comply with our obligations (including under relevant laws and regulations, and our internal policies)
- provide information about products, services and special offers that may be of interest to you (including by SMS, social media, email, telephone or mail)
- develop and improve our products and services, and
- undertake any other relevant purposes for which you have provided your consent.

How we collect your information

We will generally collect your information from you. We may also collect information about you from third parties (such as third-party service providers who may help us provide our products and services to you or to fulfil the purposes for why we collect your information).

Laws which require or authorise the collection of your information

Sometimes the information we collect is required or authorised to be collected by law. For example, by appointing us as an access seeker, we are authorised to obtain a credit report about you.

What happens if you don't provide your information

If you do not provide your info, we may be unable to provide our products or services to you.

Who we disclose your information to

We disclose your information:

- to other persons who are assisting you with obtaining credit (such as your mortgage broker or a credit provider)
- to third parties (such as third-party service providers) who may help us provide our products and services to you or to fulfil the purposes for why we collect your information.; and
- to third parties for matters that are directly related to the primary purpose of our collection of your information as well as other purposes for which you would reasonably expect us to disclose your information, including direct marketing.

The third-party service providers to which we usually disclose your personal information includes:

- FrankieOne (Frankie Financial Pty Ltd ABN 61 623 506 892) for the purpose of verifying your identity against the government's electronic Document Verification Service (DVS)
- Basiq (Basiq Pty Ltd ABN 95 616 592 011) for the purpose of securely connecting with your financial account(s); and
- Equifax (Equifax Australia Information Services and Solutions Pty Limited ABN 26 000 602 862) for the purpose of obtaining your credit information on your behalf as an 'access seeker'

Your personal information is collected, used, disclosed and held by Middle in accordance with our Privacy Policy.

We will not disclose your information to anyone located outside Australia.



Find out more in our [privacy policy](#)

Details of how you may access information we hold about you and seek its correction, or make a complaint about our handling, of your personal information is contained in our Privacy Policy.

Got a question?

If you have any questions, you can contact us at: enquiries@middle.finance