

## MIDDLE PRIVACY COLLECTION NOTICE

### Why we're collecting your information

We, Middle Technology Australia Pty Ltd ACN 649 575 315 (Australian Credit Licence 536443), collect your personal information (including your credit-related 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, we may verify your identity under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Further, by you appointing us as an 'access seeker', we are authorised under the *Privacy Act 1988* (Cth) to deal with credit reporting bodies and obtain a credit report about you from credit reporting bodies.

### What happens if you don't provide your information

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

### Who we disclose your information to

We may disclose your information:

- to your broker for the purpose of assisting them to assess your suitability for a credit product;
- to prospective funders in relation to your finance requirements;
- to credit reporting bodies when obtaining credit eligibility information about you;
- to other individuals who intend to apply for a credit product with you as a co-applicant via the Middle Discovery Journey;
- 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;

- to companies and contractors who we retain to provide services for us, such as providers of fraud prevention services;
- to our auditors, insurers, and re-insurers;
- to claims related providers, such as assessors and investigators who help us with claims;
- where we are authorised to do so by law, or by government and law enforcement agencies or regulators;
- to investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business;
- to other companies associated with or related to us;
- to other individuals or companies who represent you; and
- to any person where you have provided us consent.

The third party service providers and credit reporting bodies to which we usually disclose your personal information include:

- 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-related information on your behalf as an 'access seeker'.

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

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

## Customer identification

We may disclose your name, residential address and date of birth to a credit reporting body or other organisation (including the document issuer or official records holder) to verify your identity. That organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation, and that may involve use of third party systems and services. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

If you do not consent to us disclosing your information in this way, we may verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

## Overseas disclosures

We may disclose your information to related entities located overseas, including in the Philippines and Hong Kong.

## Find out more in our privacy policy

More information about how we collect, use, hold and disclose your personal information, including 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, available here <https://static.au.middle.finance/documents/policies/middle-privacy-policy-latest.pdf>.

By agreeing to or accepting this Privacy Collection Notice, you are agreeing to the terms of our Privacy Policy.



## Got a question?

If you have any questions, you can contact us at: [enquiries@middle.finance](mailto:enquiries@middle.finance)