Privacy Policy and Consent

Rapid Loans Pty Ltd (ACN 103 660 546, Australian Credit Licence 388847), and each of its related bodies corporate, including Rapid B2B Pty Ltd (ACN 635 079 113, Australian Credit Licence 518455) and Precise Transactions Pty Ltd (ACN 126 686 879, Australian Credit Licence 388834), are referred to in this policy as **Rapid Loans**, **we**, **us** or **our**.

1. Our commitment to protect your privacy

We take our obligations to protect your personal information seriously. This Privacy Policy explains how we collect, hold, use and disclose your personal information. It also deals with how you can access the personal information we hold about you, ask us how to correct it, or make a privacy related complaint.

We manage your personal information in accordance with the Privacy Act 1988 (Cth), including the Australian Privacy Principles and Part IIIA of the Privacy Act and the Privacy (Credit Reporting) Code. Where relevant, we collect and verify information to comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

2. What information we collect

We collect information that is reasonably necessary for our business activities and legal obligations.

When we refer to **personal information**, we mean information or an opinion about you, from which your identity is reasonably apparent.

Personal information we may collect about you includes identity and contact details such as name, date of birth, address, and email address; information about your employment, income, assets, liabilities and expenses; identification documents; and proof of earnings and expenses.

We may also collect **credit-related information** about you including:

- *Credit information*, such as information about your identity, credit applications (type and amount), repayment history, financial hardship arrangements, defaults, serious credit infringements, court proceedings or personal insolvency; and
- *Credit eligibility information*, being information we receive from credit reporting bodies and information derived from it such as credit scores and risk ratings.

In some cases, **sensitive information** may be collected for specific purposes, such as information about your health to assess a hardship application or your biometric information, such as a photograph of your face, to verify your identity.

3. How we collect your personal information

We usually collect information directly from you, including when you apply for a product, complete a form, use our website, communicate with us by phone or email or otherwise interact with us.

We may also collect information from third parties, including credit reporting bodies, introducers (such as brokers and referrers), third parties who supply services to us, employers and recruiters, publicly available registers and records, or other individuals or organisations where you have authorised them to provide information to us.

4. Why we collect your personal information

We collect your personal information to provide, administer and improve our products and services. This includes:

- verifying your identity;
- assessing your application for finance and related services;
- communicating with you and managing your account;
- marketing our products and services to you;
- undertaking data analytics, customer research and product improvement activities;
- complying with our legal and regulatory obligations.

You may interact with us anonymously or by using a pseudonym if the interaction is general in nature. However, if you do not provide the personal information we reasonably request, we may be unable to provide you with our products or services. That is because it is impractical, and in some cases, unlawful for us to deal with individuals who are not identified.

5. Credit reporting and notifiable matters

When you apply for credit, we may obtain a copy of your credit report from a credit reporting body to assess your application. This is known as a ‘credit enquiry’. The credit reporting body may record the enquiry on your credit file and make it available to other credit providers to assess your creditworthiness. Multiple credit enquiries may affect your credit score or rating.

We may also disclose credit information about your loan to credit reporting bodies, where permitted by law, including where you fail to meet your payment obligations, commit a serious credit infringement, enter into a financial hardship arrangement or commit a serious offence such as fraud. Credit reporting bodies may include that information on your credit file.

We exchange information with the following credit reporting bodies:

- Equifax, PO Box 964, North Sydney NSW 2059, www.equifax.com.au, 13 83 32; and
- Illion, PO Box 7405, St Kilda Road, Melbourne VIC 3004, www.illion.com.au, 13 23 33.

You may contact these credit reporting bodies directly to access their privacy policies, request access to or correction of credit reporting information they hold about you, opt out of permitted credit reporting pre-screening for direct marketing, or request additional protections if you believe you are, or may be, a victim of fraud.

6. Who we disclose your personal information to

We may disclose your personal information to:

- our related companies;
- service providers that support our business, including technology, marketing, legal, accounting, audit, debt collection services and identity verification services;
- funders, financiers, investors and prospective investors;
- brokers, introducers and referral partners;
- credit reporting bodies and other credit providers;
- guarantors, security providers and persons acting on your behalf;
- employers, former employers, referees, real estate agents and other persons identified in connection with your loan account, who may assist us to verify information you provide or administer your loan;
- professional advisers;
- payment providers and financial institutions;
- regulators, external dispute resolution schemes, government agencies, and law enforcement bodies;
- other persons or entities authorised by you or permitted by law.

7. Lead referral partners

If we are unable to assist you, we may ask for your consent to refer your personal information to another credit provider, credit assistance provider or lead referral partner, including Lead Market Australia Pty Ltd and Credit Sense Australia Pty Ltd, so they can assess whether they may be able to offer you a product or service.

The information we may provide includes your name, date of birth, contact details, loan purpose and amount requested. If you consent to the referral, we may receive a referral fee. The credit provider may contact you to discuss products or services they offer, and you have the right to accept or reject that contact. Any product offered will be subject to the credit provider's assessment of your application and may differ from the product or amount originally requested.

8. Document Verification Service (DVS)

We may verify your identity using DVS to check whether the information on an identity document matches official records. This helps us to confirm your identity and makes it harder for people to use fake identity documents. If you do not consent to us using the DVS, we will attempt alternative means to verify your identity. If we cannot verify your identity, we may be unable to proceed with your application or provide a product or service.

You can obtain information about the operation and management of the DVS by the Framework Administrator by visiting the DVS website - https://www.idmatch.gov.au/access-our-services.

9. Website Collection and Cookies

We and our service providers may use cookies, analytics tools and similar technologies to operate our website, improve functionality, understand usage patterns, and support our marketing activities.

When you visit our website or use our online services, we may collection information such as your IP address, device identifiers, browser type, and website activity. We may also collect personal information that you provide through online forms and applications.

You can manage or disable cookies through your browser settings, however some features of our website may not function properly if cookies are disabled.

10. Direct marketing

From time to time, we may use your personal information to send you information about our products, services or promotions by mail, email, SMS or other channels. You can opt out at any time by using the unsubscribe function in our communications or by contacting us.

We may also disclose limited personal information to third-party advertising platforms, such as Google Customer Match and Meta (Facebook), for audience matching, lead generation, advertising measurement or promotional purposes. You can ask us to stop using or disclosing your information for these purposes by contacting us.

11. Overseas disclosure

We may disclose your personal and credit-related information to service providers and business partners located outside of Australia. Privacy laws outside of Australia may not provide the same level of protection as Australia's privacy laws. We take reasonable steps to ensure appropriate safeguards are in place to protect and secure your personal information to the extent it is transmitted outside Australia.

By providing us with your personal information, you consent to this disclosure. You may obtain more information about cross-border disclosures by contacting us via the contact details at the bottom of this policy.

12. Automated decision-making

We may use automated technologies to assist us in assessing applications for credit, including credit bureau information. In some circumstances, applications may be automatically declined where a credit score does not meet our minimum lending criteria. You may contact us to request further information about how these technologies are used or request a review of a decision.

13. Security of personal information

We take reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification and disclosure. We retain personal information only for as long as reasonably necessary for our business purposes and legal obligations. Where we no longer require it, we take reasonable steps to destroy or de-identify it.

14. Access and correction of your personal information

You may request access to any personal information we hold about you. You may also ask us to correct information if you believe it is inaccurate, out of date or incomplete. Simple requests are best handled by contacting our customer service team or for more complex requests you can contact us via the contact details set out in section 15 ‘How to contact us, and making a complaint’.

Before providing access to your personal information, we may need to verify your identity. If appropriate, we will correct the personal information at the time of request, otherwise we will respond to your request within a reasonable period.

There may be circumstances where we are not required to provide you with access to personal information. For example, access may be refused where the information relates to existing or anticipated legal proceedings. If we restrict access or refuse to correct your personal information, we will provide you with written reasons for that decision.

15. How to contact us, and making a complaint

If you have any questions about this Privacy Policy, or wish to make a complaint about how we have handled your personal information, you can contact us on:

- Email: IDR@rapidloans.com.au
- Phone: 1300 660 531
- Post: PO Box 429, Miami QLD 4220

If you are not satisfied with our response to your complaint, you may refer the matter to the Australian Financial Complaints Authority or the Office of the Australian Information Commissioner.

Australian Financial Complaints Authority:

- Phone: 1800 931 678
- Website: www.afca.org.au
- Email: info@afca.org.au
- Post: GPO Box 3, Melbourne, VIC 3001

Office of the Australian Information Commissioner:

- Phone: 1300 363 992
- Website: www.oaic.gov.au
- Email: enquiries@oaic.gov.au
- Post: GPO Box 5218, SYDNEY NSW 2001

16. Changes to our Privacy Policy

We may update this policy from time to time. Any updates will be published on our website and will take effect when published.

This Privacy Policy was last updated in September 2026.

17. Privacy Consent and Acknowledgement

I acknowledge that I have read and understood Rapid Loan's Privacy Policy and consent to the collection, use and disclosure of my personal information and credit-related information in the manner described in the Privacy Policy.

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the Document Issuer or Official Record Holder via third party systems for the purpose of confirming my identity.

I consent to Rapid Loans communicating with me electronically, including by email and SMS, and using electronic signatures and records in connection with my application, loan account and relationship with Rapid Loans.

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Signature of Loan Applicant(s)

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Name of Loan Applicant(s)

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Date