

Privacy Policy

This **Privacy Policy** applies to the services offered on the **Go Loans** web site offered by SIDA Pty Ltd (ABN 59 856 512 639) (trading as "Go Loans").

Please read this Privacy Policy carefully before using the Go Loans web site. Usage of the Go Loans web site is conditional upon you agreeing to be bound by this privacy policy.

In summary, while you should read each provision in this **Privacy Policy**, you must note that by using the **Go Loans** website:

- You agree that if you submit your personal information to us, we may create a database record about you;
- You agree for us to use cookies on your browser (unless you remove them - please see below for explanation);

1. Your personal information is important to us

Go Loans is committed to safeguarding your personal privacy. We recognise that you have a right to control how your personal information is collected and used. We know that providing personal information is an act of trust and we take that seriously.

Unless you directly give us consent to do otherwise, Go Loans will only collect and use your personal information as set out below

2. Our services

Go Loans offers a variety of services on our web site related to our products, which might be of interest to you. These services may have specific conditions, which are explained at the time when you purchase those services, in addition to these general Terms and Conditions. Our services include:

- Products available for application
- Software available for download
- Information about new products or services from Go Loans

3. Collecting information about you

Go Loans will not collect or monitor any personal information about you without your consent. The only personal information we collect is what you tell us about yourself, for example by joining a rate update on our site, and information about how you use our site.

When you apply for a product from us (online or in a store), we may ask for your personal information (such as name and address) in order to service your application. You do not have to provide us with this information if that is your preference. However, failure to do so may result in Go Loans being unable to sell you products and/or provide certain services including after services.

4. Our use of cookies

Cookies are pieces of information that a web site transfers to your computer's hard disk for record keeping purposes. Most web browsers are set to accept cookies. Go Loans uses cookies to make your use of our website and services as convenient as possible. Cookies do not themselves personally identify users, although they do identify a user's browser. Cookies allow us to remember the information you have entered as you move through our site, and let us know how many people are using the different parts of the site. If you do not wish to receive any cookies you may set your

browser to refuse cookies. However, this may mean you will not be able to take full advantage of Go Loans' web site.

When you submit information on our site anonymously, such as when using a rate calculator, we do not link this information back to a cookie which identifies you or retain it in any way unless you have agreed to this information being retained.

5. Using and disclosing your personal information

We intend to use your information for the following purposes only:

- To fulfil our obligation under any contract and/or any other contract between you and Go Loans
- To provide you with information about our products, service and/or special offers
- To ask you for your opinion or comments about our products and/or services
- To track general traffic patterns showing the usage of our web site, without identifying the usage patterns of any particular individual

Please also note that in order to operate the web site or deliver a service we may sometimes share your personal information with a service provider, a non-Go Loans company.

As Go Loans recognise the trust you place in us when you give us personal information, we will not use or disclose any information about you for other purposes without your consent, except for in exceptional cases such as if disclosure is required by laws or is necessary to protect the rights or property of Go Loans, or any member of the public, or to lessen a serious threat to a person's health or safety.

6. When we will contact you

We may contact you at the email or other address, which you provide to us in order to:

- Provide you with information which may be of interest about updates, new Go Loans products and other matters which may interest you
- To send you a newsletter

We will not send you 'spam' (advertising information) without first asking you whether you wish to have promotional information sent to you. If you are receiving communications from Go Loans and do not wish to receive this information any longer, you may remove your name from our list either by contacting us or by calling Go Loans on the customer enquiry number 1300 465 626

7. Storage and security of your personal information

Go Loans will endeavour to take all reasonable steps to keep secure any information, which we hold about you, and to keep this information accurate and up to date. Your information is stored on secure servers that are protected in controlled facilities. Our employees and data processors are obliged to respect the confidentiality of any personal information held by Go Loans. However, as we cannot guarantee the security of communications over the Internet, we cannot give an absolute assurance that your information will be secure at all times. Go Loans will not be held responsible for events arising from unauthorised access to your personal information.

8. Go Loans and links to other web sites

Go Loans provides links to web sites outside of the Go Loans site. These linked sites are not under the control of Go Loans, and we are not responsible for the conduct of companies linked to our web site. Before disclosing your personal information on any other web site, we advise you to examine the Terms and Conditions of those web sites.

9. Accessing personal information held

If at any time you want to know what information we hold about you, you are welcome to request your personal information by emailing us at admin@goloans.com.au. If you want to change and correct personal information that is inaccurate or out of date, please email us at admin@goloans.com.au. To have personal information deleted, please let us know in the same manner, and we will take reasonable steps to delete your personal information unless we need to keep it for legal reasons.

10. What to do if you have a problem or question

If Go Loans becomes aware of any ongoing concerns or problems with areas on our website, we will take these issues seriously and work to address these concerns. If you have any further queries relating to our Privacy Policy, or you have a problem or complaint, please contact us or call the customer enquiry number 1300 465 626.

11. Future changes

Our commitment to be a leading provider of online financial services means that our business will continue to evolve as we introduce new services and features to our web site. Because of this, from time to time, our policies will be reviewed and may be revised. Go Loans reserves the right to change its privacy policy at any time and notify you by posting an updated version of the policy on its web site. The amended Privacy Policy will apply between us whether or not we have given you specific notice of any change.