

Privacy Policy

1 Your rights in relation to privacy

Future Rent Pty Ltd ACN 615 091 882 and any of its subsidiaries and related entities (**Future Rent**) understands the importance of protecting the privacy of an individual's personal information.

This statement sets out how Future Rent aims to protect the privacy of your personal information, your rights in relation to your personal information managed by Future Rent and the way Future Rent collects, holds, uses and discloses your personal information, including credit related personal information.

In handling your personal information, Future Rent will comply with the *Privacy Act 1988* (Cth) (**Privacy Act**) and with the 13 Australian Privacy Principles in the Privacy Act.

This policy statement may be updated from time to time.

2 What kinds of personal information does Future Rent collect?

Personal information is information or an opinion about an identified, or reasonably identifiable, individual. During the provision of its services, Future Rent may collect your personal information.

Generally, the kinds of personal information Future Rent collects are:

- (a) contact and identification information such as your name, address, telephone number, email address, date of birth, drivers licence details, passport and Medicare number;
- (b) financial information about your assets, occupation and income, account balances, account activities, payment history and transactions with us or third parties, tax returns, income statements, statements of liabilities, bank account details and records and statements for investment purposes;
- (c) credit related personal information, including:
 - (i) identification information;
 - (ii) consumer credit liability information which includes information about your credit providers and credit accounts, including the dates on which the accounts are opened and closed, their limits, and their terms and conditions (or any changes to their terms and conditions);
 - (iii) whether you have or have not met any monthly repayment obligations;
 - (iv) whether you have defaulted on a payment (ie. a payment that is at least 60 days overdue and over \$150 in value);
 - (v) whether you have paid any amount previously reported as being in default;
 - (vi) that another entity has sought credit-related personal information about you from a credit reporting body;
 - (vii) information about the types of consumer or commercial credit, and the amounts of credit, you have sought from a credit provider;
 - (viii) information about court proceedings related to credit provided to you or for which you have applied;
 - (ix) personal insolvency information and other publicly available information relating to your credit worthiness; and
 - (x) a credit provider's reasonable belief that you have committed a serious credit infringement; and
- (d) investment property information, including lease information, rental history, property management agreement and information and insurance policy; and
- (e) information concerning the status of your employment.

In some circumstances Future Rent may also hold other personal information provided by you.

3 How does Future Rent collect personal information?

Generally, Future Rent collects your personal information directly from you, through the completion of a manual or online form, an interaction or exchange in person or by way of telephone, facsimile, email, post or through the use of the Future Rent website. There may be occasions when Future Rent collects your personal information from other sources such as:

- (a) your accountant;
- (b) your property manager;
- (c) your employer, where necessary for Future Rent to provide its products and services to your employer through you;
- (d) the completion of an application form by another person who you have authorised to complete the application on your behalf;
- (e) Equifax or other credit reporting body;
- (f) credit providers;
- (g) an information services provider; or
- (h) a publicly maintained record or other publicly available sources of information including social media and similar websites.

Generally, Future Rent will only collect your personal information from sources other than you if it is unreasonable or impracticable to collect your personal information from you or with your authorisation.

4 Why does Future Rent need your personal information?

Future Rent collects, holds, uses and discloses your personal information where it is reasonably necessary for the purposes of:

- (a) conducting due diligence on you as a prospective client of Future Rent to ensure Future Rent is comfortable entering into contractual arrangements with you;
- (b) providing to you its products and services from its pre-paid residential rent platform;

- (c) accounting, billing and other internal administrative purposes;
- (d) identifying and informing you of other products and services that may be of interest to you from Future Rent or selected third parties; and
- (e) any other legal requirements.

Future Rent may also use your personal information for purposes related to the above purposes and for which you would reasonably expect Future Rent to do so in the circumstances, or where you have consented or the use is otherwise in accordance with law.

Where personal information is used or disclosed, Future Rent takes steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. You are under no obligation to provide your personal information to Future Rent. However, without certain information from you, Future Rent may not be able to provide its products and/or services to you.

5 To whom does Future Rent disclose your personal information?

Future Rent discloses your personal information for the purpose for which Future Rent collects it. That is, generally, Future Rent will only disclose your personal information for a purpose set out at paragraph 4. This may include disclosing your personal information to:

- (a) third parties engaged to perform administrative or other business management functions;
- (b) people or entities considering acquiring an interest in Future Rent's enterprise or assets;
- (c) Future Rent's professional advisors, contractors, consultants and related bodies corporate;
- (d) financiers, investors and insurance providers;
- (e) regulatory bodies; and
- (f) any person you have authorised us to disclose information to.

Future Rent may also disclose your personal information, including your credit related personal information, to lenders, credit providers and the credit reporting body, Equifax (contactable on the details set out below).

Future Rent's disclosures of your personal information to third parties are on a confidential basis or otherwise in accordance with law. Future Rent may also disclose your personal information with your consent or if disclosure is required or authorised by law.

Equifax can be contacted via its website at:

<https://www.equifax.com.au/contact>

Equifax's policy on its management of credit related personal information can be accessed through its website at: <https://www.equifax.com.au/credit-reporting-policy>.

6 Overseas disclosure

Future Rent may disclose personal information, including credit related personal information, to overseas recipients (for example, investors and financiers) in order to provide its services to you. Recipients of such disclosures may be located in various locations from time to time.

Overseas recipients may have different privacy and data protection standards. However, before disclosing any personal information to an overseas recipient, Future Rent takes steps reasonable in the circumstances to ensure the overseas recipient complies with the Australian Privacy Principles or is bound by a substantially similar privacy scheme unless you consent to the overseas disclosure or it is otherwise required or permitted by law.

If you have any queries or objections to such disclosures or would like to be advised of the locations of such overseas disclosures, please contact Future Rent's Privacy Compliance Officer on the details set out in paragraph 12.

7 Direct marketing

Future Rent may use and disclose your personal information in order to inform you of products and services that may be of interest to you. In the event you do not wish to receive such communications, you can opt-out by contacting

Future Rent via the contact details set out in paragraph 12 or through any opt-out mechanism contained in a marketing communication to you.

8 Security of your personal information

Future Rent takes steps reasonable in the circumstances to ensure that the personal information it holds is protected from misuse, interference and loss and from unauthorised access, modification or disclosure. Future Rent holds personal information in both hard copy and electronic forms in secure databases on secure premises, accessible only by authorised staff and Future Rent shreds unwanted hard copy documents.

Future Rent will destroy or de-identify personal information in circumstances where it is no longer required, unless Future Rent is otherwise required or authorised by law to retain the information.

9 Can you access and correct the personal information that Future Rent holds about you?

Future Rent takes steps reasonable in the circumstances to ensure personal information it holds is accurate, up-to-date, complete, relevant and not misleading. You may access and seek correction of your personal information that is collected and held by Future Rent. If at any time you would like to access or correct the personal information that Future Rent holds about you, or you would like more information on Future Rent's approach to privacy, please visit www.futurerent.com.au, sign in and click on 'edit' my details or contact Future Rent's Privacy Compliance Officer on the details set out in paragraph 12 below. Future Rent will grant access to the extent required or authorised by the Privacy Act or other law and take steps reasonable in the circumstances to correct personal information where necessary and appropriate.

To obtain access to your personal information:

- (a) you will have to provide proof of identity to ensure that personal information is provided only to the correct individuals and that the privacy of others is protected;

- (b) Future Rent requests that you be reasonably specific about the information you require; and
- (c) Future Rent may charge you a reasonable administration fee, which reflects the cost to Future Rent, for providing access in accordance with your request.

Future Rent will endeavour to respond to your request to access or correct your personal information within 30 days from your request. If Future Rent refuses your request to access or correct your personal information, Future Rent will provide you with written reasons for the refusal. Future Rent will also take steps reasonable in the circumstance to provide you with access in a manner that meets your needs and the needs of Future Rent.

If you are dissatisfied with Future Rent's refusal to grant access to, or correct, your personal information including credit related personal information, you may make a complaint to the Office of the Australian Information Commissioner.

10 Cookies and online monitoring

When accessing Future Rent's website, Future Rent uses 'cookies' to store a log file which is retained for technical and statistical purposes only. The information collected is not personal information and, to the extent any personal information is collected, it is de-identified prior to being analysed for the technical and statistical purposes. Cookies are a feature of your Internet browser that you can disable at any time.

Future Rent may also use external service providers to track the traffic and usage on Future Rent's user platform for Australian users only. We will use this information to help better inform our marketing and messaging through online advertising.

11 Electronic authorisation / communication

Future Rent proposes to send you notices and other documents in connection with your dealings with us (**Electronic Communication**) by email, text or by the member log-in area via our web site.

We will make all documents related to our services available for a reasonable period of time in the customers log-in area on our website for retrieval by you, or we will send you such documents by e-mail or other form of electronic communication.

If the information is displayed in the customers log-in area, we will promptly send you an e-mail or other form of electronic communication to the e-mail address nominated notifying you that information is available for retrieval from our website and notify you of the nature of that information.

As the user of our services, you must regularly check your nominated e-mail inbox for notices.

12 How to contact us

For further information or enquiries regarding your personal information, or if you would like to opt-out of receiving any promotional or marketing communications, please contact Future Rent's Privacy Compliance Officer at helpteam@futurerent.com.au.

13 Privacy complaints

Please direct all privacy complaints to Future Rent's Privacy Compliance Officer. At all times, privacy complaints:

- (a) will be treated seriously;
- (b) will be dealt with promptly;
- (c) will be dealt with in a confidential manner; and
- (d) will not affect your existing obligations or affect the commercial arrangements between you and Future Rent.

Future Rent's Privacy Compliance Officer will commence an investigation into your complaint and respond within at least 30 days. You will be informed of the outcome of your complaint following completion of the investigation. In the event that you are dissatisfied with the outcome of your complaint, you may refer the complaint to the Office of the Australian Information Commissioner.

