Zagga | your secured alternative

The Zagga Group Privacy Policy

(incorporating Zagga Market's credit reporting policy)

About us

Zagga Market Pty Ltd (ACN 611 662 401) (Zagga Market) is the holder of Australian Credit Licence number (ACL) 490904.

Zagga Investments Pty Ltd (ACN 615 154 786) (Zagga Investments) is the holder of Australian Financial Services Licence (AFSL) number 492354.

Zagga Market, Zagga Investments, and any related bodies corporate of these entities, comprise the Zagga Group. In this document, any reference to 'Zagga', 'we', 'us' and 'our' is a reference to the Zagga Group.

Among other things, Zagga provides Australian customers (such as Zagga Borrowers and Zagga Investors) an online platform specialising in real estate private credit. Zagga Market is the Servicer of loans acting on behalf of the credit provider, Zagga Investments.

You can read more about our business at zagga.com.au/about. Zagga Borrowers and Zagga Investors may learn more about their respective privacy rights and obligations in documents issued to them by Zagga, such as the Borrower Agreement and the Investor Agreement.

Our commitment to you

We understand how important it is to protect your personal information. This policy explains how your personal information will be treated, including what information we collect and for what purpose, and when and how you can access that information or request a correction, and what happens when you use this website. A reference to 'this website' or 'our website' includes any websites (including any microsites and mobile websites) operated by or on behalf of Zagga.

This policy also includes Zagga Market's credit reporting policy, that is, it covers additional information on how Zagga Market manages your credit-related personal information.

Our commitment in respect of protecting your privacy is to abide by the Australian Privacy Principles (**APPs**) and the Notifiable Data Breach scheme for the protection of personal information, as set out in the *Privacy Act1988 (Cth)* and any other relevant law. In compliance with the Credit *Reporting Code of Conduct* that is issued under the Privacy Act, this document also contains a statement of 'notifiable matters'. This is further explained below.

We review this policy periodically and we will amend our policy as the need arises, such as to reflect emerging legislative and technological developments, industry practice and market expectations. The version published on our website will always be the latest and will display the applicable effective date.

Notification of collection of personal information

The law requires us to ensure you are aware of the following matters before we collect your personal information:

- Our identity and contact details
- The fact and circumstances of collection
- Whether the collection is required or authorised by law
- The purposes of collection
- The consequences if personal information is not collected
- Our usual disclosures of personal information collected by us
- Information about our privacy policy
- Whether we likely to disclose personal information to overseas recipients and (if practicable) the countries where they are located

These matters are addressed in this policy. Please let us know if you have any questions about these matters before providing your personal information to us.

Personal information and credit-related personal information

When we refer to personal information, we mean information or an opinion from which your identity is apparent or can reasonably be ascertained. The personal information we hold about you may also include credit-related personal information.

Credit-related personal information is a sub-set of personal information that is typically used to assess your eligibility to be provided with finance. It includes:

- Credit-related personal information, which is information such as your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information (including financial hardship information); default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information; and publicly available information; and
- Credit eligibility information, which is credit reporting information supplied to us by a credit reporting body (CRB), and any information that we derive from it.

Usually, credit-related personal information is exchanged between credit and finance providers and credit reporting bodies (**CRBs**). Credit providers (including banks, building societies, credit unions, finance companies, utility companies and telecommunications carriers) provide information about individuals' activities in relation to consumer credit to central databases managed by CRBs. CRBs are then able to include that information on the individual's credit report. A credit provider can obtain a copy of an individual's credit report from a CRB to assist them in deciding whether to provide an individual with consumer credit, or to manage credit that has been provided to an individual.

Statement of Notifiable Matters

The law requires us to advise you of certain 'notifiable matters' in relation to how we handle your credit-related personal information. You may request to have these notifiable matters (and a copy of this policy) provided to you in an alternative form.

We exchange your credit-related personal information with credit reporting bodies (CRBs). This includes information such as your identification details, the type and amount of credit you have, your repayment history, whether you have met your credit obligations, and whether you have committed a serious credit infringement (such as fraud).

We may disclose information to a CRB even if you do not consent to the disclosure. For example, we may make what is known as an information request to a CRB to obtain your credit report, and your consent is not required for us to do so.

A record of any information request we make may be used by the CRB, and shared with other credit providers, to assess your creditworthiness. This includes being used in the calculation of your credit score or credit rating. In general, more frequent credit enquiries may negatively impact your credit score, depending on how each CRB calculates it.

We use the credit-related personal information that we exchange with CRBs to confirm your identity, assess your creditworthiness, assess your application for credit or your capacity to act as a guarantor, and to manage your credit account with us.

If you fail to meet your repayment obligations or commit a serious credit infringement, we may be entitled to disclose this to a CRB. The CRB may then include that information in reports provided to other credit providers to assist them in assessing your creditworthiness.

You have the right to:

- request access to the credit-related personal information we hold about you
- request that we correct your credit-related personal information if it is inaccurate, out-of-date, incomplete, irrelevant or misleading, and
- make a complaint if you believe we have mishandled your credit-related personal information.

This policy contains further information about how you may access and correct your information, how to make a complaint, and how we will deal with your complaint.

You can find out more about how we manage your credit-related personal information, including how to access and correct your information and how to make a complaint, by reading this policy, available on our website at www.zagga.com.au/zagga-group-privacy-policy or by contacting us.

CRBs may use your credit-related personal information for the purpose of pre-screening credit offers on behalf of other credit providers. You have the right to request that a CRB does not use your credit-related information for this purpose.

You may also contact a CRB directly to advise that you believe you have been, or are likely to be, a victim of fraud. If you do so, the CRB must not use or disclose your credit-related information during a 21-day ban period (or longer, if extended).

We are not likely to disclose your credit-related personal information to entities that do not have an Australian link. More information about any overseas disclosures is included in this policy.

You can contact any of the following CRBs for more information or to exercise your rights:

- Equifax Pty Limited – https://www.equifax.com.au
- illion Australia Pty Limited – https://www.illion.com.au/
- Experian Australia Credit Services Pty Limited – https://www.experian.com.au/

Your personal information and its protection are of utmost importance to us. Personal information held by us may include your name, date of birth, current and previous addresses, telephone or mobile phone numbers, email addresses, bank details, occupation, qualifications, employment history, driver's licence number, passport details, financial details and other information we think is necessary for us to operate our business. We may hold details of products and services (including their status) you have, such as in the case of borrowers, your home loan, car finance or superannuation provider. We may hold information from CRBs, such as default information, personal insolvency information and repayment history information. For Zagga Investors, we may hold information such as your accountant's certification of your income and assets, together with other personal information.

If you choose not to provide certain personal information (for example, your date of birth), we may not be able to provide you with the products and services you require, or the level of service we aim to offer.

If you provide to us personal information about other individuals (for example, the name and contact details of your authorised representatives) you should inform them that you are doing so and advise them they can contact us for further information (see 'How to contact us' at the end of this policy).

How we collect personal information

We collect personal information in a number of ways, including:

- directly from you, for example, when you provide information by phone, in application forms or other agreements, or when you submit your personal details through any of our online platforms
- from third parties, CRBs or your representatives. If we obtained your information through any of these methods and you would like a list of these entities or websites, or if you feel you have not given us consent to use your details, please contact us using the details below
- from publicly available sources of information
- from the organisations and entities identified under 'When we disclose your personal information'
- from our own records
- when you visit any of our online platforms, and
- when legally required to do so – for example, in the provision of specific credit services.

When we collect your credit-related personal information, we may provide more details on how we manage your credit-related personal information.

How we use your personal information

Your personal information may be used to:

- conduct our business
- assess your application for finance and manage that finance
- assess your application to invest and manage that investment and your interests in Zagga products
- manage our business relationship with you and with others, including our investors and credit providers
- verify your identity
- assist you to gain approval or provision of a product or service
- complete a transaction on your behalf
- provide the products and services you require
- administer and manage those products and services such as matters relating to making payments
- inform you of ways the products and services provided to you could be improved or additional products or services from which you may benefit
- market products or services (explained below)
- conduct appropriate checks for credit worthiness and for fraud
- research, develop and improve our systems, products and services provided, either directly or referred, including through data analytics and artificial intelligence technologies, which may involve analysing personal information to enhance performance, accuracy, security and user experience, and
- gain an understanding of your information and credit or financial needs in order for us to provide you with a better service.

For those applying to borrow, we base some things on the information we get from CRBs, such as:

- our summaries of what the CRBs tell us
- our Credit Assessment Score (CAS). A CAS is a calculation that lets us know how likely a credit applicant will repay credit made available to them.

As mentioned earlier, information that we get from a CRB or information we derive from such information is known as credit eligibility information.

Also, your personal information is collected so that we can promote and market products and services to you (including by way of direct mail, telemarketing, email, SMS and MMS messages and via social media). This is to keep you informed of products, services and special offers and this may continue after you cease holding an active product or service through us. If you do not wish for this to take place or continue, please contact us below.

Use of artificial intelligence and automated decision-making

We may use artificial intelligence systems and tools in the course of our business operations. This may include using information to train, test, validate or improve such systems. Where personal information is used, we will do so in accordance with applicable privacy laws and only where it is reasonably necessary for our functions or activities, within your reasonable expectations, or where you have otherwise consented.

These technologies may support activities such as:

- document processing, summarisation and data extraction;
- credit assessment, risk analysis and fraud detection;
- customer service and communications; and
- internal operational efficiency and reporting.

We do not make decisions that have a significant impact on individuals' rights or interests based solely on automated processing. Where artificial intelligence or automated tools are used in connection with such decisions, they are used to support, rather than replace, human decision-makers.

We take reasonable steps to ensure appropriate human oversight, data quality controls and governance measures are in place, including review by suitably qualified personnel.

In using these technologies, we may process different types of personal information depending on the activity, including identification information, financial information, transaction data and other information relevant to the services we provide.

When we disclose your personal information

We will not sell or trade your personal information to any party outside of Zagga. We will never share a Zagga Borrower's contact details (including address, telephone numbers, email address and place of work) with any Zagga Investors, but we may share some information about a Zagga Borrower and their loan to approved Zagga Investors provided that we have the Zagga Borrower's authority or consent.

In order to deliver the products or services you require, we may disclose your personal information to organisations outside of Zagga. Your personal information is disclosed to these organisations only in relation to us conducting our business or providing our products and services to you.

Disclosures to third parties

From time to time, we use external organisations to carry out or handle our:

- printing
- customer enquiries
- mailing operations
- billing and debt-recovery functions
- information technology services
- marketing and telemarketing
- market research
- website usage analysis, and
- other business needs.

This means we disclose your personal information (such as name and address) to them. We take reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations in relation to the protection of your personal information.

In addition, from time to time, we may disclose your personal information to:

- anybody who represents you, such as finance brokers, financial advisers lawyers and accountants
- your employer, referees or identity verification services
- CRBs (see 'Sharing with CRBs' below)
- fraud-checking agencies
- credit providers (such as for credit related purposes such as creditworthiness, credit rating, credit provision and financing
- prospective funders or other intermediaries in relation to your finance requirements
- Australian banks, non-bank lenders and providers of credit, financial insurance or related services
- our related bodies corporate
- our professional advisers, including our accountants, auditors and lawyers
- our investors, agents or advisers, or any entity that has an interest in our business
- comparison sites, mortgage brokers or providers of investment, finance or credit where it is legal for us to do so
- government and regulatory authorities and other organisations under which we are governed (such as ASIC, AUSTRAC, the ATO) and other bodies as required or authorised by law (such as under the *Anti- Money or Laundering and Counter-Terrorism Financing Act 2006 (Cth)*)
- organisations who manage our business, marketing, corporate or related strategies
- organisations that provide us with information and infrastructure systems
- organisations that provide us with products or services we use or market
- the Australian Government's Document Verification Service (DVS) and Illion/Illion GreenID to compare identification details you provided against online government records and/or information in my credit file to verify your identity for the purposes of the AML/CTF Act, and
- anyone, where you have provided us consent.

We may disclose your personal information in accordance with the purposes outlined in this policy, including as set out under 'Direct marketing'.

Some of the above external organisations and entities may be located outside of Australia.

If we ask for your tax file number

This section applies (in addition to the rest of this policy) if we ask for your tax file number (TFN).

In the case of a Zagga Investor, we are authorised to collect your TFN for purposes required or authorised by law, including for reporting information to the ATO.

It is not an offence to withhold your TFN. However, if you choose not to provide your TFN, we may be required by law to withhold tax at the highest marginal rate on relevant investment income. If you are exempt from providing your TFN, please let us know the type of exemption that applies so we can take the appropriate action.

Other than reporting information to the ATO, we will keep your TFN confidential and only share it if permitted by law.

You can access or correct your TFN or complain about our handling of your TFN in accordance with this policy.

Transfer of information overseas

We currently run our business in Australia, but this may be expanded to other countries. If this occurs, we will update this policy by identifying the relevant countries.

We may need to disclose some of your personal information (including credit-related personal information) with organisations located outside Australia, including the Philippines, Singapore, Hong Kong and with our service providers in New Zealand, specifically Zagga Limited (zagga.co.nz). Some of these overseas recipients may not be subject to privacy obligations that are equivalent to those under the APPs.

By providing us with your personal information, you are taken to have expressly consented to this overseas disclosure. This means:

- the overseas recipients may not be required to handle your personal information in accordance with the APPs
- we will not be accountable under the Privacy Act if the overseas recipient mishandles your information, and
- you may not be able to seek redress under the Privacy Act.

Please note that some overseas organisations may also be subject to foreign law that require them to disclose personal information we provide to them, for example, a foreign government or regulator. In those instances, we are not responsible for that disclosure.

We may store your personal information in cloud or other types of networked or electronic storage systems. Because such systems can be accessed from various countries via the internet, it is not always practicable to know in which country your personal information may be stored or accessed.

We will not share your credit-related personal information with a CRB, unless it has a business operation in Australia. We are also not likely to share with overseas credit entities credit-related personal information we receive from a CRB or derive from that information.

Sensitive information

Sensitive information is any information about your racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health information.

We may seek, collect, use or disclose sensitive information about you, but only if that sensitive information relates directly to our ability to conduct our business, arrange or provide credit to you or manage the credit provided to you (including, for example, assessing hardship applications and collecting overdue payments), or to issue you with interests in the Zagga Trust and manage those interests on your behalf.

Unsolicited information

Sometimes people share information (including sensitive information) with us we have not sought out. This could be through using our website or, for example, requesting us to assess or assist in a credit hardship application. If we receive unsolicited personal information (including sensitive information) about you, we will determine whether we would have been permitted to collect that information.

If yes, then we will handle this information the same way we do with other information that we seek from you or in the manner described in this policy. If no and the information is not contained in a Commonwealth record, then we will destroy or de-identify it as soon as practicable, but only if it is lawful and reasonable to do so. Often, it is not possible for us to neatly unbundle this information then destroy or de-identify only certain sections or parts of it, and we may need to store this information for future use, such as to help resolve disputes between us or assess future applications by you. We have many security safeguards in place to protect the information from interference, misuse, loss, unauthorised access, modification or disclosure.

Sharing with CRBs

We may disclose information about you to a CRB in Australia when you are applying for credit, you have obtained credit from us, or if you guarantee or are considering guaranteeing the obligations of another person to us. When we give your information to a CRB, it may be included in reports that the CRB gives other organisations (such as other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

Direct marketing

We may use or disclose your personal information to let you know about products and services from us our agents, business partners and affiliates that may suit your financial lifestyle or other needs (such as by way of updates or newsletters), to run competitions or promotions and to communicate other offers or opportunities in which you may be interested.

We may contact you for these purposes by mail, email, telephone, SMS, MMS or other electronic means, including via third-party platforms such as social networking sites. Each direct marketing communication we send will include a clear, simple and free way for you to opt out of receiving further marketing messages from us (such as an 'unsubscribe' link in emails or a 'STOP' reply option in text messages).

With your consent, we may disclose your personal information to third parties such as brokers or agents, or for the purpose of connecting you with other businesses or customers. You can ask us not to do this at any time, and we will comply with your request free of charge and within a reasonable period.

Where we us third party marketing service providers, they may combine the personal information we disclose to them with information they already hold about you, in order to provide you with more relevant advertising about our or their products and services.

We will not use or disclose your sensitive information for direct marketing purposes unless you have expressly consented to that kind of use or disclosure.

If you are a prospective customer and we have obtained your personal information from another source, we are happy to let you know how we obtained your information and will provide a clear and simple way for you to opt out of further marketing communications from us.

IP address, cookies and web beacons

This section addresses matters relating to personal information collected when you use our websites or third party website.

IP address

Your internet protocol address (or 'IP address') is the numerical identifier for your device when you are using the internet. It may be necessary for us to collect your IP address for your interaction with some parts of our website.

Cookies (and targeting and remarketing)

A 'cookie' is a small text file placed on your device by a webpage server that may later be retrieved by webpage servers. There are different types of cookies and they are used for different purposes. For example, session cookies are generally active for one session only as they are used to facilitate completing online forms; they differ from persistent cookies that are stored on your device to help websites remember your information and settings when you visit them again. We use cookies on our website to provide you with a better website experience. We also use cookies for other purposes, such as to better understand our users' behaviours and habits (such as by measuring traffic patterns and analysing trends) so that we can diagnose problems and make improvements to our products and services. We may use cookie information to display targeted advertisements or content on our network and on this website, and also on third party networks and websites (Third Party Websites) such as Google and Facebook. We may use remarketing tools such as Google AdWords to tailor our marketing to (for example) better suit your needs and only display advertisements that are relevant to you.

When you visit our website or related landing pages to read, browse, submit or download information, our system will record/log information such as your IP address, date and time of your visit to our site, the pages viewed and any information downloaded. We may automatically collect non- personal information about you such as the site from which you were linked to our website. In some cases we may also collect your personal information through the use of cookies.

You can configure your browser to refuse cookies or delete existing cookies from your hard drive. Rejecting cookies may have the effect of limiting access to or functionality of parts of our website.

Web beacons

A web beacon is typically a transparent graphic image invisible to the user that is placed on a website. The use of a web beacon allows the website to record the simple actions of the user (such as opening the page that contains the beacon) through a tracking pixel.

We may use web beacons (and cookies) for purposes such as site usage analytics, advertising auditing and reporting, as well as content and 'advertising/marketing personalisation'. We may share any data collected from web beacon (and cookies) with third parties to provide you with relevant advertising when browsing Third Party Websites.

Information from third parties

Our website may contain link s to Third Party Websites (for example, third party providers of goods and services). If you accessed Third Party Websites through our website and if those third parties collect information about you, we may also collect or have access to that information as part of our arrangements with those third parties.

Where you access a Third Party Website from our website, cookie and web beacon information, information about your preferences or other information you have provided about yourself may be shared between us and the third party.

Advertising and tracking

We may advertise on Third Party Websites. When you view our advertisements on Third Party Websites, the advertising company may use cookies, and in some cases, web beacons, to collect information such as the server your computer is logged onto, your browser type, the date and time of your visit and the performance of their marketing efforts.

When you access our website after viewing one of our advertisements on a Third Party Website, the advertising company may collect information on how you utilise our website (for example, which pages you viewed) and whether you commenced or completed an online application or other online forms.

Online applications

When you send a completed online application to us, we retain the information contained in that application. We can use that information to provide any products and services that you require.

You may also be able to suspend and save online applications, so you can complete and send the applications at a later time. If you suspend or save your application, the information that you have entered will be retained in our systems so that you may recover the information when you resume your application. Online applications that have been suspended or saved may be viewed by us. In particular, if you start but do not submit an online application, we can contact you using any of the contact details you have supplied to offer assistance in completing it. If you do not wish to receive further contact or do not wish to proceed with your application, you can let us know at that time.

Updating and accessing of personal information

We take all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. However, the accuracy of that information depends to a large extent on the information you or others provided to us.

If you wish to make any changes to your personal information, please contact us. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

You may request access to the personal information we hold about you by contacting us. We will respond to your request within a reasonable period. We will give access in the manner you have requested if it is reasonable to do so. We may charge you a fee to access the information. The fee will not be excessive and will not apply to the making of the request.

We may deny you access to your personal information in certain circumstances, for example, if required or authorised by or under an Australian law or a court/tribunal order, or it would be likely to prejudice enforcement related activities by an enforcement body. In relation to credit eligibility information, the exceptions may differ.

If we decide not to give you access, we will provide reasons for the refusal and information on how you can complain about the refusal.

Requesting a correction

We give careful consideration to all requests to correct personal or credit-related personal information.

If you contact us to correct information that we did not originally provide, we will still help you with your request. We will take reasonable steps to either correct the information or coordinate with the relevant organisation to ensure your request is addressed.

Where we correct information

If we determine we are able to correct the information, we will let you know within five business days. We will also let the relevant third parties know as well as any others you tell us about. In some cases, we may need to consult with other credit providers or CRBs to assess your correction request.

If there are any instances where we cannot do this, then we will let you know in writing.

Where we correct personal or credit-related information that we have previously disclosed to another credit provider or a CRB, we will also take reasonable steps to notify them of the correction, unless it is impracticable or unlawful to do so.

Where we cannot correct information

If we are unable to correct the information, we will explain why in writing within five business days of making this decision. If we refuse your corrective request, you can request that we include a statement with your information that you believe it to be inaccurate, out of date, incomplete, irrelevant or misleading. If you have any concerns, you can access our external dispute resolution scheme or make a complaint to the Office of the Australian Information Commissioner (OAIC).

Time frame for correcting information

If we agree to correct your information, we will do so within 30 days from when you asked us, or a longer period that that you have agreed to.

If we cannot make corrections within a 30-day timeframe or the agreed time frame, we must:

- let you know about the delay, the reasons for it and when we expect to resolve the matter
- ask you to agree in writing to give us more time, and
- let you know you can complain to our external dispute resolution scheme or the OAIC.

Storage and security of personal information

We store information in different ways, including in paper and electronic form. The security of your personal information is important to us and we take reasonable steps to protect it from misuse, interference and loss, and from unauthorised access, modification or disclosure. Some of the ways we do this are:

- confidentiality requirements of our employees
- document storage security policies, such as our Information Security Policy
- security measures for access to our systems
- only giving access to personal information to a person who is verified to be able to receive that information
- control of access to our buildings, and
- electronic security systems, such as firewalls and data encryption on our website.

Zagga's online platform is a document portal that enables approved Zagga Investors to view, via restricted access through password-protected credentials and multi-factor authentication controls, relevant loan information and supporting documentation relating to Zagga Borrowers for the purpose of evaluating potential investment in

those loans. Access to, and activity within, the platform is monitored and recorded for security, compliance, and audit purposes.

We take protecting the security of your personal information seriously. We have a data breach response plan in place to enable us to contain, assess and respond to suspected data breaches in a timely fashion will be followed to help mitigate potential harm to affected individuals. In the event of a serious data breach, affected individuals and the OAIC will be notified.

We also regularly review developments in security and encryption technologies. However, it is important to remember that the use of email and the internet may not always be secure, even with these safeguards in place.

If we transfer personal information to another organisation, (for example, as described in 'Transfer of information overseas' above), or store or process personal information with third party service providers (including data storage providers and providers of artificial intelligence or data processing tools), we will take reasonable steps such as by way of the use of contractual arrangements to ensure those organisations and providers take appropriate measures to protect that information and restrict the uses of that information in accordance with the APPs.

When we no longer require your personal information, and we are legally permitted to, we take reasonable steps to destroy or de-identify the information. However, sometimes it is impossible or impractical to completely isolate the information then completely remove all traces of the information, and we may store the information for future use, such as to help resolve disputes between us or assess future applications by you. The same security safeguards will be in place to protect the information, as detailed in this policy.

Business without identifying you

In most circumstances, it will be necessary for us to identify you in order to successfully do business with you. However, where it is lawful and practicable to do so, we will provide you with the option to remain anonymous or to use a pseudonym, for example, when you make general inquiries about our business or current promotional offers.

While we may collect your tax file number (such as in the case of a Zagga Investor), we do not adopt a government related identifier such as tax file numbers as a means of identifying you. Use and disclosure of tax file numbers are strictly regulated by tax laws and the Privacy Act (see 'If we ask for your tax file number').

How to contact us

You may contact us during business hours (AEST) by:

	calling 1300 192 442
	write to us at PO Box R1448, Royal Exchange NSW 1225
	email us at info@zagga.com.au

Complaints and further information

If you have a complaint about how we handle your personal information, we want to hear from you.

You can let us know about your complaint or provide us with your feedback by contacting us at:

The Privacy Officer
Zagga Market Pty Ltd
PO Box R1448,
Royal Exchange NSW 1225

Email: info@zagga.com.au

Telephone: **1300 192 442**

By giving us as much information as possible, you will help us resolve things faster. Please have any supporting information handy when you raise your concern. Most complaints are resolved quickly and you should hear from us within five business days

If you are dissatisfied with our response, you may make a complaint to the OAIC which can be contacted at oaic.gov.au or on 1300 363 992.

You may request further information about the way we manage your personal information by contacting us.

Zagga Market Pty Ltd (ACL 490904) ACN 611 662 401 acts as the Servicer of loans acting on behalf of the credit provider, Zagga Investments Pty Ltd (AFSL 492354) ACN 615 154 786, trustee of the Zagga Investments Lending Trust. Zagga Investments Pty Ltd may also act as trustee of other Zagga managed investment trusts and funds. Activities of corporate authorised representatives appointed by Zagga Investments Pty Ltd are undertaken on its behalf under its AFSL

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