



2easy Terms and Conditions

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About This Security and Privacy Statement

This Security and Privacy Statement applies to this Web Site which is operated by Cajac Pty Ltd ("2easy.com.au") under the domain name "www.2easy.com.au.com" ("2easy.com.au Web Site").

This Security and Privacy Statement may also apply to services offered by 2easy.com.au on Web Sites hosted by third parties. If so, express reference to this Security and Privacy Statement will be made on those Web Sites.

2easy.com.au understands and appreciates that you, as an 2easy.com.au Web Site visitor, are concerned about your privacy and about the confidentiality and security of information we may gain about you online. 2easy.com.au is committed to protecting your privacy. This 2easy.com.au Security and Privacy Statement explains how your personal information will be treated as you access and interact with the 2easy.com.au Web Site.

As the 2easy.com.au Web Site develops and as technology evolves, 2easy.com.au will continue to strive to provide you with better and more customised services and with a more effective Web Site. 2easy.com.au encourages you to review the Security and Privacy Statement periodically because the Security and Privacy Statement may change from time to time.

2easy.com.au has an 2easy.com.au Privacy Policy, which explains how 2easy.com.au generally protects your privacy and confidentiality. The principles set out in this 2easy.com.au Privacy Policy also apply to 2easy.com.au Web Sites. To read the 2easy.com.au Privacy Policy, [click here](#).

In addition to the provisions of this Security and Privacy Statement, there may also be specific and additional privacy provisions which apply to certain sections of the 2easy.com.au Web Site. Because those specific and additional provisions also relate to your privacy protection, you should review them wherever they are accessible by you on the 2easy.com.au Web Site. In the event of any inconsistency between the provisions of



this Security and Privacy Statement and those other specific and additional provisions, the specific and additional provisions will prevail.

Security of Information

2easy.com.au takes reasonable steps to preserve the security of cookie and personal information in accordance with the 2easy.com.au Web Site Terms of Use and this Security and Privacy Statement. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted). If secure transmission is indicated, 2easy.com.au regularly reviews developments in security and encryption technologies. Unfortunately, no data transmission over the Internet can be guaranteed as totally secure. Accordingly, although 2easy.com.au strives to protect such information, 2easy.com.au cannot ensure or warrant the security of any information you transmit to us or from our online products or services and you do so at your own risk. Once we receive your transmission, we take reasonable steps to preserve the security of the information in our own systems.

Information Collected

The information that we will collect about you will depend on how you use the facilities offered by the 2easy.com.au Web Site.

If you visit an unsecure area of the 2easy.com.au Web Site (that is, an area where you are not required to log on) to read, browse or download information, our system will record the date and time of your visit to our site, the pages viewed and any information downloaded. However, our systems will not record any personally identifiable information.

The 2easy.com.au Web Site also contains links to the Web Sites of third party providers of goods and services ("Third Party Web Sites"). If you have accessed Third Party Web Sites through the 2easy.com.au Web Site and if those third parties collect information about you, 2easy.com.au may also collect or have access to that information as part of our arrangements with those third parties.

Where you access a Third Party Web Site from the 2easy.com.au Web Site, cookie information, information about your preferences or other information you have provided about yourself may be shared between us and the third party. You cannot usually be identified from the information that is shared; if you can be identified from this information, we will seek your consent before sharing such information.

Third Party Web Sites should contain their own privacy statements and those third parties are responsible for their own privacy practices.

Cookies

We use "cookies" as a fundamental part of our interaction with your Internet browser. The purpose is to provide you with better and more customised service and with a more effective Web Site.

A "cookie" is a small text file placed on your computer by our web page server. A cookie can later be retrieved by our webpage servers. Cookies are frequently used on Web Sites and you can choose if and how a cookie will be accepted by configuring your preferences and options in your browser.

2easy.com.au uses cookies for two different purposes. We allocate a cookie to each Internet browser that visits the 2easy.com.au Web Site. This cookie does not allow us to collect personally identifiable information about you. We use this cookie:

- to allocate an 2easy.com.au identification number to your Internet browser (but we cannot identify you from this number);
- to determine if you have previously visited the 2easy.com.au Web Site;
- to identify pages you have accessed and Third Party Web Sites you have accessed; and
- for security purposes.

Most of the 2easy.com.au Web Site operates by using this type of cookie.

Accordingly, if you wish to make full use of the 2easy.com.au Web Site, it is required that you accept cookies. 2easy.com.au also uses cookies for secure services (that is, an area where you are required to log on) on the 2easy.com.au Web Site. These cookies are used for a variety of purposes, including for security and personalisation reasons. If your browser is configured to reject all cookies you will be unable to use secure services on the 2easy.com.au Web Site that require cookies in order to participate.

How we Handle Email

We will preserve the content of any e-mail that you send us, if we believe that we have a legal requirement to do so. Your e-mail message content may be monitored by our 2easy.com.au employees for security issues including where e-mail abuse is suspected; our response to you may be monitored for quality assurance issues.



Use and Disclosure of Information

We will only use or disclose personal information or information generated by cookies in accordance with the 2easy.com.au Privacy Policy, specific and additional provisions relating to privacy which apply to certain areas of the 2easy.com.au Web Site and as otherwise set out in this Security and Privacy Statement.

Acceptance and Changes to Security and Privacy Statement

You acknowledge and accept that your use of the 2easy.com.au Web Site indicates your acceptance of the 2easy.com.au Web Site Terms of Use and the Security and Privacy Statement.

This is the current Security and Privacy Statement. It replaces any other Security and Privacy Statement for the 2easy.com.au Web Site published on the 2easy.com.au Web Site to date. 2easy.com.au may at any time vary the Security and Privacy Statement by publishing the varied Security and Privacy Statement on the 2easy.com.au Web Site. You accept that by doing this, 2easy.com.au has provided you with sufficient notice of the variation.

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2easy.com.au - Terms & Conditions of Purchase

These are the terms and conditions on which 2easy.com.au agrees to supply the goods and/or services offered for sale on the 2easy.com.au.

Goods and Services Tax

2easy.com.au may, in addition to any amount expressed as payable elsewhere in the order, recover from you or your Employer (if applicable) an additional amount on account of GST, such amount to be calculated by multiplying the amount payable by you by the prevailing GST rate.

Your Information

You must notify us immediately if you wish to change any information provided to us in the order or otherwise and will use reasonable commercial endeavours to supply the product(s) in accordance with the updated application form, where possible.

Notwithstanding clause 4.1 above, when you provide us information, you are representing and warranting to 2easy.com.au that all of the information provided is correct and you indemnify 2easy.com.au for any losses, costs, expenses or damages that 2easy.com.au may suffer if any of the information is not correct.

Privacy

Please read 2easy.com.au's "Privacy Statement" carefully. It summarises how 2easy.com.au and its related companies will collect, use and disclose personal information about you or your employer (if applicable) (including for marketing to you or your employer (if applicable)) and you or your employer's (if applicable) rights in relation to accessing and correcting that information.

In addition, you agree that 2easy.com.au may, subject to the provisions of the Privacy Act 1988 (Cth) in force from time to time:

Disclaimers/Limitation of Liability

To the extent permitted by law and except for prescribed terms, 2easy.com.au excludes all warranties, express or implied in relation to the supply or quality of the 2easy.com.au product(s) offered for sale at the website and the security of this website.

Subject to prescribed terms, 2easy.com.au excludes all liability to you or your Employer (if applicable), for any loss, damage, liability, costs or expenses (including legal expenses) suffered or incurred by you or your Employer (if applicable), arising directly or indirectly in relation to:

- a breach by 2easy.com.au of these Terms and Conditions;
- a use of this website; or
- the use or quality of the 2easy.com.au product whether such liability arises under contract, tort (including negligence) or otherwise.

Where liability for breach of a prescribed term is not capable of exclusion but is capable of limitation, 2easy.com.au limit our liability to the full extent permitted by law to the resupply of the 2easy.com.au product or payment of the cost of resupply of the 2easy.com.au product.

Indemnities

You or your Employer (if you are purchasing on behalf of a Employer), indemnify 2easy.com.au against any claim, loss, liability or damage, costs, charges and expenses suffered or incurred by 2easy.com.au which arise directly or indirectly in relation to:



- your breach of these Terms and Conditions; or
- your contravention of any law; or
- an action brought or threatened against 2easy.com.au by any third party which arises directly or indirectly from your purchase of the 2easy.com.au product(s).

General

These Terms and Conditions are governed by the law in force in New South Wales and the parties submit to the non-exclusive jurisdiction of the courts of New South Wales.

If any provision of these Terms and Conditions is held to be invalid or unenforceable, that provision will be severed and the other provisions shall remain in full force and effect.

Privacy Policy

Please note

Handling of personal information relating to 2EASY.COM.AU employees is outside the scope of the Privacy Act 1988 (Commonwealth), if the handling of the information relates directly to a current or former employment relationship between an employee and 2EASY.COM.AU.

Protecting your privacy

Protecting your privacy and the confidentiality of your personal information is fundamental to the way 2EASY.COM.AU does business.

We treat very seriously the ongoing trust you have in us to protect your personal information.

We have systems and procedures in place to protect your privacy whenever we collect, store, use or disclose your personal information. You can request details about the information 2EASY.COM.AU holds about you and you have a right to ask us to correct this information.

This 2EASY.COM.AU Privacy Policy explains how we protect your privacy.

A new privacy framework

A new Federal privacy framework regulating the way private sector organisations handle personal information has applied since 21 December 2001.

2EASY.COM.AU is bound by the Privacy Act 1988 (Commonwealth) and the ten National Privacy Principles set out in that Act.

How we collect your personal information

We collect most personal information directly from you.

For example, we will collect personal information when you open an account, fill in an application form, deal with us over the telephone, send us a letter, visit our web sites, or when you visit us in person.

The type of personal information we collect may include your name, mailing address, telephone number and email address.

There may be occasions when we need to source personal information about you from a third party. For example, we may collect personal information from a credit reporting agency, our business alliance partners and government agencies.

Importantly, we observe those parts of the National Privacy Principles that do apply to such information and we continue to apply our stringent privacy practices in order to safeguard the confidentiality of such information.

How we use your personal information

We will tell you the purposes for which we intend to use your personal information.

We only collect personal information about you that is necessary to perform our functions and activities. If you do not provide this information, we may not be able to deal with you, or provide you with our products and services.

We may use personal information for several purposes

The primary purpose for 2EASY.COM.AU collecting your personal information is usually to assess your future requirements for our products or services.

We may also use or disclose personal information we collect about you for other purposes such as:

- considering any other application made by you to us;
- helping us to develop and identify products and services that may interest you telling you about products and services (unless you have asked us not to);
- maintaining our relationship with you;
- conducting market or customer satisfaction research;
- performing our internal administration and operations including: accounting, risk management, record keeping, archiving, systems development and testing, credit scoring, and staff training;



- complying with legislative and regulatory requirements;
- preventing and investigating crime or fraud to protect your interest and 2EASY.COM.AU's interest;
- developing, establishing and administering business alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services; and
- managing our rights and obligations in relation to external payment systems.

We may disclose personal information to third parties when we contract out some of our functions and activities. For example, we may provide names and addresses to a mailing house to mail account statements to you and other customers. In these situations, we prohibit third parties from using your personal information except for the specific purpose for which we supply it.

What about sensitive information?

We only collect sensitive information about you with your consent, unless we are legally required to collect that information.

Sensitive information, as defined by law, is any information about a person's racial or ethnic origin, political opinion, 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 will only collect sensitive information for the purpose of establishing and maintaining our relationship with you and we will always explain the purpose for collecting it.

For example, we use health information provided in a life insurance application to assess the application and, after the insurance policy is put in place, to administer the policy and assess any claim made under that policy.

Your consent is important

Personal information is usually used or disclosed only after obtaining your consent. Your consent can be express or implied.

Your express consent can be verbal or written. For example, our credit card application contains a statement that a credit reference will be obtained. By signing the application, you are giving your express consent for us to obtain a credit reference about you from a credit reporting agency.

You imply consent when we can reasonably conclude that you have given consent by some action you take, or when you decide not to take action. For example, if you use our telephone banking service and continue the call after hearing the recorded message telling you that the call may be monitored or recorded for quality assurance purposes, you have given us your implied consent to monitor or record the call.

If you do not consent to certain uses of personal information, we may not be able to deal with you, or provide you with a particular product or service.

Sharing of personal information within 2EASY.COM.AU

For 2EASY.COM.AU to service its relationship with you and carry on business as a group, it is important that we have the capacity to share your personal information with 2EASY.COM.AU entities within the group.

We will obtain your consent to share your personal information within 2EASY.COM.AU and only for the purposes to which you have agreed.

Disclosing to third parties

We only disclose your personal information to third parties with your express or implied consent, or where we are otherwise entitled or required to do so. The types of third parties we may disclose your personal information to, include:

- credit reporting agencies, to assess your credit application;
- debt collecting agencies, to initiate debt collection services;
- other organisations with whom we have arrangements or business alliances for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- our agents, contractors and external advisers who we engage to carry out our functions and activities from time to time or who assist us to carry out our functions and activities;
- your executor, administrator, trustee, guardian or attorney;
- your referees (including your employer), e.g. to validate information you have provided in a credit application;
- regulatory bodies, government agencies, law enforcement bodies, courts and other parties we are authorised or required by law to disclose information to;
- payment system operators, e.g. to facilitate payments on your behalf;



Some of these third parties may be located overseas and may not be subject to the same privacy obligations as 2EASY.COM.AU. We will only transfer your personal information overseas if it is necessary to undertake a transaction on your behalf or if we have your consent.

Marketing and privacy

Serving customers well is fundamental to our business.

As part of this service we may use personal information we have collected to identify products and services that may benefit you. We may contact you from time to time to tell you about new or existing products or services.

You can contact us at any time if you do not want to receive marketing information from 2EASY.COM.AU. We will process these instructions as soon as practicable.

2EASY.COM.AU does not disclose names and addresses to third parties for the purposes of allowing them to market their products and services.

We keep your personal information up-to-date

If we have accurate information about you, it enables us to provide you with the best possible service.

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date at the time of collecting, using or disclosing the information.

We will correct personal information

If you learn that current personal information we hold about you is inaccurate, incomplete or out-of-date, you should contact us.

We will promptly update any personal information that is inaccurate, incomplete or out-of-date.

You also have the right to request that a statement be attached to your personal information if we disagree with your request to correct the information.

You can request details about your personal information

Subject to some exceptions, you can find out what personal information 2EASY.COM.AU holds about you.

How to request details

You should contact us if you wish to find out about the personal information we hold about you. We will need to verify your identity before giving you access. We will normally be able to deal with your request immediately. If the request is complex, we will ask you to complete a personal information request form. We can usually deal with such a request within 14 to 30 days.

Depending on the complexity of your request, we may charge a fee for processing the request. Please refer to our fees and charges booklets, available in 2EASY.COM.AU branches and at 2easy.com.au.com, for our standard fees and charges.

We may not be able to give you access

We may not be able to tell you what personal information we hold about you in certain circumstances, including where: it will threaten the privacy of other individuals;

- the information relates to anticipated legal proceedings;
- the information would reveal our commercially sensitive decision making process; or
- the law prevents us from disclosing the information.

If we are unable to tell you what personal information we hold about you, we will give you the reasons why and attempt to find alternative means to enable you to access your information.

We store your personal information securely

We protect any personal information that we hold about you from misuse and loss. We also protect it from unauthorised access, modification and disclosure.

We protect your information

Your personal information can only be accessed by people authorised by us and for the purposes for which we have your consent.

Your personal information may be stored in hardcopy documents or electronically in our systems.

We maintain physical security, such as locks and security systems, over our paper and electronic data stores and premises. We also maintain computer and network security: for example, we use firewalls (security measures for the Internet) and other security measures such as identification codes and passwords to control access to computer systems.

Resolving your concerns

We respond quickly to complaints. You are entitled to complain if you believe that your privacy has been compromised. We will respond to a complaint as soon as possible but within 48 hours, to let you know who is responsible for managing your complaint. We will try to resolve the complaint within 10 working days. When



this is not possible, we will contact you within that time to let you know how long it will take to resolve your complaint.

How to make a complaint

If you have a privacy complaint, you should contact the person, department or branch that you have been dealing with. We will take responsibility for the complaint at the point where the problem occurs. If your complaint is not resolved to your satisfaction, you can then contact our National Customer Liaison department to handle the complaint.

complaints@2easy.com.au

We destroy personal information we no longer need

We will destroy personal information if it is no longer needed: for the purposes for which we collected it; or

- for the purposes of meeting legal requirements.

We will properly dispose of all paper files, letters, correspondence and any other hardcopy documents that contain personal information that is no longer needed.

All information stored in electronic form that is no longer required will be deleted from our systems.

Web site security and privacy

The Internet has rapidly changed the way we do business.

2EASY.COM.AU continually maintains and monitors its online security systems to ensure your personal information is appropriately protected.

If your complaint is not satisfactorily resolved, you may apply to the Federal Privacy Commissioner to have the concern heard and determined. For more information about how to lodge a complaint with the Federal Privacy Commissioner, please contact the Commissioner's hotline service on 1300 363 992.