

Privacy

Introduction

Marketlend, Tyndall Capital Pty Ltd and other related entities (We or Us) respect the privacy of the personal information that it collects and is committed to managing that information in a responsible manner. “Personal information” is information we hold which is identifiable as being about you.

We, like other companies operating in Australia, are bound by the 13 Australian Privacy Principles (APPs) as set out in Schedule 1 of the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (as amended), which governs the way we collect, use, disclose, secure and otherwise manage your personal information.

In addition to the Privacy Amendment (Enhancing Privacy Protection) Act 2012, Marketlend is governed by other laws including but not limited to the General Data Protection Regulation (GDPR) (EU) 2016/679, a regulation in EU law on data protection and privacy for all individuals within the European Union and the European Economic Area. It also addresses the export of personal data outside the EU and EEA.

We want to ensure your online experience with us is satisfying and safe. Our aim is to safeguard your privacy and the security of your personal information whilst providing a personalised service that meets your individual needs and preferences. We take this stance not just to fulfil our legislative obligations under the Act, but also because we value your trust and our ongoing relationship.

Our privacy policy below explains how we will collect and use the personal information that you may give us. We may vary this policy from time to time and the current version will be that published on this site.



What we do when we collect your information

When completing an inquiry or application form with us, you will be asked to submit personal information about you and your personal circumstances in order to receive services from Marketlend.

The basic personal information we may collect from you is information that can identify you, such as:

- your name, address and contact details (including email and telephone);
- user IDs and passwords relevant to our website at www.marketlend.com.au;
- information about the services provided to you by us, our agents and service providers;
- commercial in confidence information;
- records of communications or inquiries with Marketlend; and
- other information relevant to providing you with the services you are seeking.

More specific personal information we may collect from you, includes the following:

- copies of identification such as passport, driver's licence, utilities notice, deeds, etc for identification requirements under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF);
- bankruptcy details;
- bank account and credit card account details;
- tax file number;
- asset holding, shareholding entity details; and/or
- any other personal information which we may require to provide the products and services to you.

We may also need personal and financial information in order to supply information on products and services or to help us identify you when you contact us. When we collect this information, Marketlend will only do so over a secure connection. If you communicate with us



via email please be aware that the nature of communication over the web is such that emails may or may not be secure and may pass through several different countries on route to us.

Please be advised that Marketlend cannot accept responsibility for unauthorised access to your information that is outside our control. We may also obtain information from publicly available sources such as ASIC, or other trusted and accredited third parties that will have authority to pass on your information, however we will always act in accordance with Data Protection.

The Marketlend Data Protection Notice

Marketlend will only share the information you provide with trusted Marketlend partners. We may use the information you provide to us for administration, marketing, customer services and profiling your purchasing preferences. If you give us information about another applicant or inquiring on behalf of another person, you do so confirming that they have given you permission to provide this information to us and for us to be able to process their personal data. You need to have also informed the individual who Marketlend is and what their data will be used for, as set out in this notice.

All persons have the right to ask for a copy of all personal information pertaining to that individual and to correct any inaccuracies that may be found. For protection and training purposes, telephone calls to us may be recorded and/or monitored.

Marketlend's use of sensitive data

By submitting data to Marketlend, you give consent for us to use your sensitive personal data. We will use this data when you apply to use Marketlend's platform to carry out a complex credit and finance checking process. The results of this check will be available to you upon request. Please feel free to email privacy@marketlend.com.au to request the results.



Cookies

When you visit the Marketlend Website, a cookie may be downloaded to your computer. We may also collect information using web beacons. Marketlend cookies and web beacons will provide us with statistical information only that is non-personal, allowing us to track what our platform users do on the our Website.

Cookies provide us with basic information such as they duration of time you may have viewed a page on our website, other areas within the site you have visited and other general information. We may also collect information about other websites you may visit after leaving the Marketlend website improve our site and to enhance your experience of Marketlend.

What Marketlend does with your personal information

Marketlend will only use your information for purposes that you would reasonably expect in using our services, that we will inform you of when we collect your personal information or for which you have given us your actual consent.

Marketlend or its trusted partners will not contact you or pass on your information for any marketing or promotion purposes unless you have indicated your consent that we may do so. We are extremely committed to treating all personal data with diligent due care and in accordance with all of the data protection principles set out above.

Third party sites

Where our site has links to other websites not owned or controlled by us, we are not responsible for these sites or the consequences of you going on to those sites.

Consent, access to your personal information, rights

You have the right to access to the personal information we hold about you. There is generally no cost for accessing the personal information we hold about you, unless the request is complex or resource intensive. If there is a charge, we will let you know in advance of the cost



so you can agree to this before we go ahead. Where the regulations of the appropriate jurisdiction you reside prohibits any cost to be charged, we will not charge any fee.

You can consent to the processing of personal data, but if you are younger than 16 years old you cannot participate as an investor or an account holder on the Marketlend Website and we will not accept any provision of your data by you or any other party.

Where your information is protected by the (GDPR) (EU) 2016/679, you have the following additional rights:

- a) the right to be forgotten;
- b) the right for your information to be removed from the Marketlend website and any data storage site where Marketlend deposits this information;
- c) the right to restrict the way we process your personal data;
- d) the right to receive the personal data to a controller in a structured commonly used machinable format;
- e) the right to transmit your personal data to another controller as referred to in paragraph d above without obstacle.

Should you wish to access and update your personal information, please direct your request to our Privacy Officer at privacy@marketlend.com.au. You may be required to provide suitable identification to enable us to protect the security and privacy of your personal information.