

Our Credit Privacy Notice

You agree to the following:

Revolut Payments Australia Pty Ltd ABN 21 634 823 180, Australian Credit Licence no. 517589 and Revolut Credit Services Australia Pty Ltd ABN 670 768 144 (collectively, "**Revolut**", "**we**", "**us**", or "**our**") collects your personal information directly from you when you applied for this loan and whenever you interact with us (including via the Revolut app). If you don't provide all or part of the information we asked for in the application, we may be unable to provide you with our products or services.

We are required to collect your information to comply with Australian laws, including anti-money laundering and counter terrorism financing ("**AML/CTF**") laws and taxation laws.

We use your personal information (including your credit-related personal information) to:

- assess and provide you with our credit products and services, and to administer them (including responding to inquiries). We also use your information to evaluate and monitor your credit worthiness;
- promoting new products or services, including telling you about marketing campaigns, promotions and competitions. This includes analysing your information to develop and enhance our products and services;
- identify and prevent fraud risk, including to verify your identity for AML/CTF purposes;
- manage and resolve complaints;
- assessing and maintaining your hardship applications;
- comply with Australian laws and regulatory requirements;
- undertake securitisation, funding and capital requirement activities;
- exchange credit related personal information for credit reporting purposes;
- enforce the terms of this agreement, or any other agreement you have with us, including listing a credit default when you don't meet your payment obligations; and
- any purpose related to the acquisition or all or part of our business.

We may collect your sensitive information (such as biometric templates) as part of our identification processes.

We disclose your personal information (including your credit-related personal information) to:

- our related companies within the Revolut Group;
- our credit reporting body, Illion Australia Pty Ltd (**Illion**). We may disclose your financial hardship information sensitive information when assessing your hardship application to Illion if you have a hardship arrangement with us (your credit report will show that you have entered into a financial hardship arrangement, the type of arrangement and repayment

history will be reported against the arrangement), organisations that carry out functions on our behalf, including card schemes, mailing houses and debt collection agents;

- regulatory bodies in Australia and overseas;
- our legal and financial advisors, consultants and insurers;
- data processing and market research providers;
- external dispute resolution schemes, such as the Australian Financial Complaints Authority; and
- third party organisations that assist us in facilitating the purposes set out above.

We may disclose your personal information to our related companies in the Revolut Group in the United Kingdom and Belgium.