

Privacy Statement

Vetpay Pty Ltd ("Vetpay") is committed to ensuring the confidentiality and security of your personal and credit information. Our Privacy Policy, which details our handling of information, is available on our website www.vetpay.com.au, or by request.

1. The entity collecting the information:

Vetpay Pty Ltd
privacy@vetpay.com.au
PO Box 633, Kent Town BC, South Australia 5071

2. Circumstances of collection:

We may collect information about you in a variety of ways, including from you directly (including when you submit an application for credit, or contact us by writing, telephone or email), when we provide credit to you or from public sources of information. We may also obtain information from a credit reporting body ("CRB") or other credit providers.

3. Purposes of collection:

Vetpay collects and holds information for the purposes set out in the Vetpay Privacy Policy.

4. Consequences of not providing us with the information:

If you do not provide some or all of the information requested by us, we may be unable to provide you with a product or service, including credit to help you pay for your veterinary expenses.

5. Use and disclosure of information:

We may use and disclose the information we collect about you for the following purposes:

- to assist Vetpay in providing a product or service to you;
- to consider your request for a product or service;
- to assess any applications by you for credit to help you pay for veterinary expenses;
- managing credit provided to you, or collecting payments that are overdue;
- to provide you with information about a product or service;
- to protect our business and other customers from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints you may have;
- manage any legal actions involving Vetpay;
- to comply with relevant laws, regulations and other legal obligations; and
- to help us improve the products and services offered to you, and to enhance our overall business.

ACKNOWLEDGEMENT SECTION:

- I acknowledge that I have received and read Vetpay's Privacy Statement.
- I consent to my personal information being provided to a credit reporting body and other credit providers in accordance with Vetpay's Privacy Policy.
- I do not wish to receive any promotional material from Vetpay
- I consent to receiving correspondence Electronically

Name (Please Print):

Signature:

6. Who will the information be disclosed to?:

The types of organisations we may need to disclose your personal information to include:

- a veterinary service provider you chose and who is paid by Vetpay for services provided to you, and any of their related entities or franchises;
- a related entity of Vetpay;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, debt collectors or other advisors;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments including payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- a person who manages credit provided by us, or assesses your application for credit;
- other credit providers;
- your guarantor, referee(s), employer, co-account holder or Authorised Signatory;
- a debt collector; and
- anyone else to whom the individual authorises us to disclose it.

7. Overseas disclosure:

We do not disclose personal information to overseas recipients.

8. Your rights:

Our Privacy Policy contains information about how:

- you may access to information, including credit information, held about you;
- you may seek the correction of information, including credit information, about you;
- you may complain about a breach of the Privacy Act, including the APPs and the registered Credit Reporting Code; and
- Vetpay will deal with a privacy complaint.

9. Marketing material:

We may use the personal information received from you to send marketing material from time to time, unless you elect not to receive the material. We will not provide your personal information to any third party other than in accordance with our Privacy Policy. We will not use credit information for the purposes of direct marketing.

10. Credit reporting:

We may also disclose personal information (including information about your credit liabilities, repayments and defaults) to CRBs. We may also collect information from CRBs about you. Information about credit reporting, including the contact details of the CRBs we deal with, how we or a CRB may use your information, how to access our policies and your rights in relation to your credit-related personal information, is available at www.vetpay.com.au. You can request to have this information provided in hard copy by contacting our Privacy Officer.

Date: