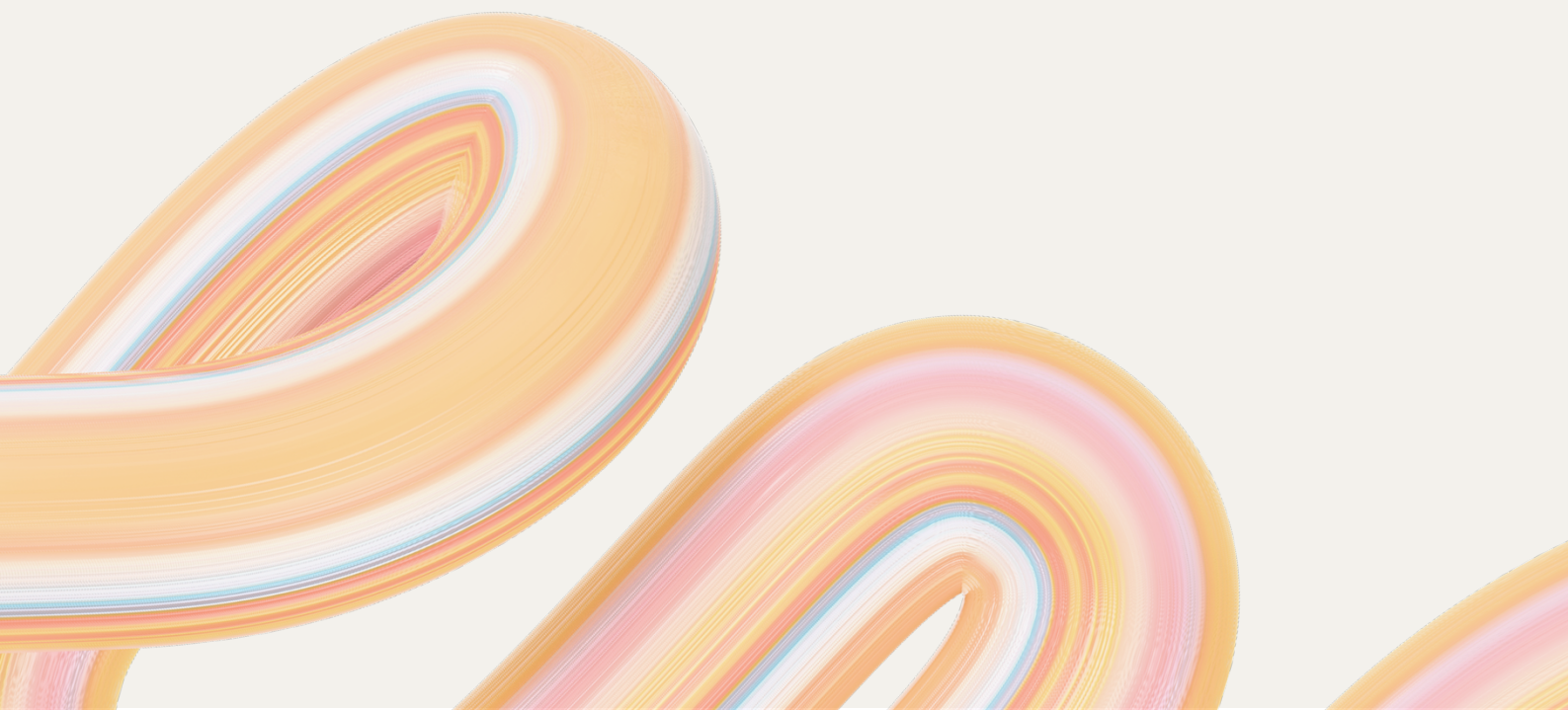




## Privacy Statement

13 July 2026



## 1. Important information about Us and this Privacy Statement

(a) MoveBank Ltd ABN 91 087 651 090 ('we', 'us', 'our') respects your privacy and is committed to complying with all applicable privacy laws including the Privacy Act 1988 (Cth) (the '**Privacy Act**'), the Australian Privacy Principles (the '**APPs**') and the Privacy (Credit Reporting) Code 2025 (the '**Credit Reporting Code**').

(b) This Privacy Statement is a combined:

- (i) privacy collection notice;
- (ii) credit reporting policy; and
- (iii) privacy policy.

It applies to all personal information collected by us and our third-party service providers in connection with your banking relationship with us.

(c) You will typically interact with us through the app and online portal, which allow you to:

- (i) apply for and access our products and services (**Services**); and
- (ii) contact and instruct us in relation to the Services and your relationship with us.

(d) Further information about the app, online portal and Services can be found in the app, online portal and the relevant terms and conditions.

(e) Our collection, handling and use of personal information is governed by this Privacy Statement. This Privacy Statement applies to all of the personal information that we hold about you. .

(f) We will only collect and disclose your information where required or permitted by law, and only in relation to providing you with our Services.

## 2. Privacy Statement summary

This Privacy Statement covers the following topics:

| Topic            | Page | Summary                                                                                                                                                                                                                                    |
|------------------|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Direct marketing | 3    | <ul style="list-style-type: none"><li>We may use your personal information to send you marketing, unless you have told us not to.</li><li>You have the right to request credit reporting bodies to not use your credit reporting</li></ul> |

|                                                           |     |                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                           |     | <p>information for the purposes of pre-screening or direct marketing by us.</p> <ul style="list-style-type: none"> <li>You can manage your marketing preferences in your online profile.</li> </ul>                                                                                                                                                                                                                                           |
| <b>How we handle credit-related information</b>           | 4   | <ul style="list-style-type: none"> <li>If you apply for credit or offer to guarantee a loan, we'll handle your credit information in accordance with this Privacy Statement and applicable laws.</li> <li>We share information with credit reporting bodies to help us determine whether you're eligible for credit.</li> <li>The details of the credit reporting bodies we share your information with are found in section 4(e).</li> </ul> |
| <b>Collecting personal information</b>                    | 5   | <ul style="list-style-type: none"> <li>We only collect personal information necessary to conduct the activities referred to in section 5.1 in this Privacy Statement.</li> <li>The types of personal information we collect are described in section 5.2.</li> <li>We usually collect personal information directly from you, however, we sometimes collect information from third parties as set out in section 5.3.</li> </ul>              |
| <b>How we use your personal information</b>               | 6.1 | <ul style="list-style-type: none"> <li>We primarily use your personal information to provide the app, online portal and the Services to you.</li> <li>We also use your personal information for the purposes set out in section 6.1.</li> </ul>                                                                                                                                                                                               |
| <b>Who we disclose personal information to</b>            | 6.2 | <p>We disclose personal information to the people and organisations listed in section 6.2.</p>                                                                                                                                                                                                                                                                                                                                                |
| <b>Disclosure of personal information overseas</b>        | 6.3 | <p>Some of your personal information may be disclosed or transferred overseas to the countries referred to in section 6.3.</p>                                                                                                                                                                                                                                                                                                                |
| <b>How we store and protect your personal information</b> | 7   | <ul style="list-style-type: none"> <li>We, and our service providers, have systems, processes and controls in place designed to hold your information securely.</li> </ul>                                                                                                                                                                                                                                                                    |

|                                                           |    |                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                           |    | <ul style="list-style-type: none"> <li>• We take reasonable steps to ensure that our service providers are bound by confidentiality and privacy obligations and that they have appropriate information security controls in place.</li> <li>• We store your personal information in accordance with applicable laws, including where you're no longer a customer.</li> </ul>                                                                  |
| <b>Accessing and correcting your personal information</b> | 8  | <ul style="list-style-type: none"> <li>• You can ask for access and/or correct your personal information through the app and online portal.</li> <li>• In some circumstances, we may have to deny your request. If this happens, we'll tell you what our reasons are (where permitted by law).</li> </ul>                                                                                                                                     |
| <b>Making an enquiry or a complaint</b>                   | 9  | <ul style="list-style-type: none"> <li>• You can make an enquiry or complaint by contacting us through the app or online portal.</li> <li>• We'll acknowledge your complaint within 24 hours of receiving it and try to resolve it as soon as possible.</li> <li>• If you aren't satisfied with how we've handled your complaint, you can contact an external dispute resolution body (further details are included in section 9).</li> </ul> |
| <b>Changes to this Privacy Statement</b>                  | 10 | We may make updates to this Privacy Statement from time to time. You can find the latest version of this Privacy Statement in the app or online portal.                                                                                                                                                                                                                                                                                       |

### 3. Direct marketing

- (a) We may use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you don't want to receive marketing offers from us.
- (b) If you don't want to receive marketing information from us, you can unsubscribe in any of the following ways:
  - (i) clicking on the 'Unsubscribe' or subscription preferences link in a direct marketing email that you've received from us;
  - (ii) logging into your profile on the app or online portal and editing your communication preferences; or

- (iii) contacting us (for example, through the app or online portal) and requesting that we unsubscribe you from marketing messages.
- (c) Credit reporting bodies offer a credit pre-screening service to credit providers (like us) who send direct marketing to individuals. You have the right to request credit reporting bodies to not use your credit reporting information for the purposes of pre-screening or direct marketing by us.

#### 4. How we handle credit-related information

- (a) We handle credit-related information that is also personal information in accordance with this Privacy Statement, the Privacy Act and the Credit Reporting Code (where applicable).
- (b) If you apply for credit, a cash advance or offer to be a guarantor, we'll perform a credit check, and a credit check on your business, and any other applicants or guarantors. We'll share some of your personal details with credit reporting bodies and receive your credit report in return; this does not require your consent for consumer credit applications. For commercial credit applications or when assessing a guarantor, we will need your consent to receive your credit report. A record of our credit check will appear on your credit report. Credit checks can affect your credit score and the types of credit you apply for and the frequency in which you apply may be used or considered by others when assessing your creditworthiness, calculating your credit score or credit rating.
- (c) The types of credit-related information we may collect, hold and use are included under section 5.2 of this Privacy Statement.
- (d) We use the information shared with credit reporting bodies to assess your credit worthiness and whether you're eligible for credit. We won't provide you with a loan or accept a guarantee from you without this information. If we decline your loan application because of credit eligibility information we've collected from credit reporting bodies, we'll let you know that this information contributed to the decision.
- (e) The credit reporting body we share information with is:

| Equifax |                                                            |
|---------|------------------------------------------------------------|
| Phone   | 13 83 32                                                   |
| Website | <a href="http://www.equifax.com.au">www.equifax.com.au</a> |

- (f) If you believe, on reasonable grounds, that you're at risk of fraud, you can ask the above credit reporting body to not use or disclose information relating to

your credit file. Please get in touch with them for more information about this process.

## 5. Collecting personal information

### 5.1 Why we collect personal information

We collect your personal information to allow us to conduct our business functions and to market and sell our Services. We also collect your personal information for the specified purposes set out in paragraph 6.1. In some circumstances, the collection of personal information may be required by law.

- (a) We only collect personal information to:
  - (i) manage our relationship with you;
  - (ii) help prevent activity that may cause harm to you, us or others (e.g. when we manage security or fraud risk);
  - (iii) assess your applications for the Services, including your eligibility for credit and credit worthiness as a borrower or guarantor;
  - (iv) administer the Services you request;
  - (v) notify you about our Services;
  - (vi) help us to better understand and improve our products, services and customer experience;
  - (vii) comply with applicable laws (for example the Corporations Act 2001 (Cth) and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) '**AML Act**').
- (b) Information collected is only used and disclosed in a way that's consistent with applicable laws and this Privacy Statement.
- (c) You may, where it's practical, remain anonymous when dealing with us. However, where this is the case, we may not be able to provide you with the Services.

### 5.2 The kinds of personal information we collect, hold and/or use

- (a) The personal information we may collect, hold and/or use about you will depend on the types of Services you request. Examples of personal information we may collect include, but are not limited to the following:

| Category of personal information | Examples |
|----------------------------------|----------|
|----------------------------------|----------|

|                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Contact and identification details        | <p>Full legal name, postal, residential and/or email address, telephone numbers, and/or date of birth.</p> <p>We may also collect prior names and addresses, and any known alias you may have.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Government identifiers                    | <p>Driver's licence number, passport number, and/or Medicare number.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Device data and other digital information | <p>We may use various technological methods from time to time to track the visiting patterns of individuals accessing the app and online portal. When we use these methods, we may collect data about:</p> <ul style="list-style-type: none"> <li>- IP addresses and the device used by you to access the app and online portal</li> <li>- if you use the app, the device ID, operating system and model, version of the app on the device, and geographical location information (if you have enabled this on your device));</li> <li>- if you use the online platform, the operating system and model, browser type and version, browser settings, browser navigation data, and geographical location information (if you have enabled this on your device and/or browser); and</li> <li>- user activity metrics for banking (including the time and duration of your visit to the app or online portal, time spent on each screen, the screen you were on when it was closed or logged out, and the path taken through the app or online portal).</li> </ul> |
| Transaction history and banking data      | <p>Information relating to where you spend your money and the money you receive using the Services.</p> <p>Information relating to the Services you hold with us (for example, your account balances and repayment and default history).</p> <p>Product identifiers (for example, your bank account and debit card identifiers).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Financial information                     | <p>Information you provide as part of your loan application or in response to a request from us</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

|                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                | for additional information (for example, your gross revenue or income, operating expenses, assets and liabilities).                                                                                                                                                                                                                                                                                                                                     |
| Credit history                                                 | <p>Information held by credit reporting bodies about you. This may include the names of credit providers that have made enquiries on your credit file, your history of loan applications, information about your borrowing, repayments, defaults, solvency, court proceedings and judgments and directorships, business credit scores and ratings.</p> <p>We may also use the credit reporting information we receive from credit reporting bodies.</p> |
| Professional details                                           | Profession, occupation or job title.                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Socio-demographic information                                  | Gender, marital status, number of dependents, residency status and/or nationality.                                                                                                                                                                                                                                                                                                                                                                      |
| Information about circumstances that may give rise to hardship | Family circumstances such as a death or relationship breakdown, the loss of a job, an injury, a natural disaster or other emergency event.                                                                                                                                                                                                                                                                                                              |
| Sensitive information                                          | <p>Information relating to your background.</p> <p>Information indicating that you might need extra assistance from us.</p> <p>Information relating to your citizenship and residency status and biometric data (to confirm your identity before borrowing money from us).</p>                                                                                                                                                                          |
| Information provided to our customer service team              | Chat records, call recordings, notes taken from calls to our customer service team.                                                                                                                                                                                                                                                                                                                                                                     |

### 5.3 How we collect personal information

- (a) We, or our service providers, may collect personal information in a number of different ways. For example, personal information may be collected through:



- (i) your application for, use and access of our banking products, including through the chat function;
  - (ii) your application for, use and access of the Services;
  - (iii) providers of any third party services that you have connected or that you may access through the banking Services;
  - (iv) other third parties (for example, identity verification service providers, financial and cyber crime monitoring organisations and credit reporting bodies);
  - (v) customer representatives who support our banking products and the Services; and
  - (vi) other ways with your consent, permission or direction to do so.
- (b) If the personal information we collect includes sensitive information, including health information and biometric information, we'll ask for your consent to collect sensitive information, unless the law allows us to collect it without your consent.
- (c) In most cases, we collect your personal information directly from you through the Services (for example when you apply for a Service, make an enquiry or complaint, upload a document or otherwise interact with us). However, we may also collect information about you from another person or entity. For example, we may receive information from a person who you have given a delegated authority to or we may confirm your identity through identity verification service providers. As noted above, we may also receive information about you from credit reporting bodies if you have applied for credit, or offer to guarantee an applicant for credit, or for other business or regulatory purposes.
- (d) We may also collect your personal information if we infer or generate information about you based on your transactions, preferences, and behaviours (including through the use of data analytics).
- (e) When you use banking products or the Services, we may collect personal information for the purposes of:
  - (i) improving the functions of the app, online portal and the Services;
  - (ii) enhancing your experience of using the app, online portal and the Services;
  - (iii) managing our risks and meeting our compliance obligations.
- (f) We may collect this information from you or through a third party (such as an application store).

- (g) When providing you the Services, we may also collect personal information about another person from you. Before you provide us with personal information about another person, you must first make that individual aware that you'll be doing so and inform them of the existence of this Privacy Statement and the matters contained within it.

## 6. Use and Disclosure

### 6.1 How we use your personal information

- (a) We use your personal information primarily to manage, deliver and administer the app, the online portal and provide Services to you. Personal information may also be used so that we can offer products and services to you (as described in section 3 above) and to develop products and services better suited to our customers' needs.
- (b) We also use your personal information for the following purposes:
  - (i) to identify and verify who you are;
  - (ii) to confirm you're eligible for the Services and review any information you submit to us in respect of the Services (including an application);
  - (iii) administering your accounts, including acting on your instructions and providing you with periodic statements;
  - (iv) to provide you with updates regarding the Services, including information regarding changes to terms and conditions and this Privacy Statement and related documents and policies;
  - (v) facilitating your use of any third party services that you have connected to our products and Services or that you may access through our products and Services;
  - (vi) to help prevent, detect and investigate suspicious, fraudulent, criminal or other activity that may cause you, us or others harm;
  - (vii) to handle or route your customer service or technical support questions or concerns;
  - (viii) to help us manage our business operations;
  - (ix) for business support purposes, including maintenance, backup and audit;
  - (x) to manage, analyse and improve our products, the Services and our customer experience;
  - (xi) to collect and process payments;

- (xii) to provide access to the Services;
  - (xiii) to provide you with information that we believe may be of interest to you or that you may be interested in receiving including advertising material, regarding us, and our business partners;
  - (xiv) to help us research the needs of our customers to enable us to market our products and services with a better understanding of your needs and the needs of customers generally;
  - (xv) to respond to any queries or complaints you may have;
  - (xvi) for purposes related to our banking relationship that you would reasonably expect, and which are related to the purpose for which your information was collected; and
  - (xvii) for other purposes with your consent, permission or direction to do so.
- (c) We may use and analyse your information to manage our risks and meet our obligations, and our service providers' obligations (if applicable), under applicable laws, for example the 'Know Your Customer' requirements of the AML Act. We may also monitor, review or disclose your personal information to satisfy applicable law.
  - (d) We may use your information using artificial intelligence software for the purposes of improving your customer experience and the quality of our products and services.
  - (e) We don't sell, trade or rent your personal information to others. We may share generic aggregated information not linked to any personal information with our trusted service providers, business partners, affiliates and advertisers.

## 6.2 Who we disclose information to

We'll only disclose personal information to third parties for the purposes of managing and delivering banking products and Services and in line with this Privacy Statement and applicable laws. For example, we may disclose relevant personal information to:

- (a) our staff or agents who act on our behalf;
- (b) a person acting on your behalf including a financial adviser, broker, trustee, attorney or person you have granted a delegated authority;
- (c) service providers engaged to carry out functions on our behalf (for example, service providers who support our operational processes and delivery of the Services and products, solicitors, software vendors, debt collection agencies and auditors);
- (d) other financial institutions where required as a result of your use of the Services (for example, where you make a payment to a customer who holds an

account with another bank, or where you apply for an insurance product through us);

- (e) payment system operators, for example, to enable you to make payments or use the PayID service (noting that our third party payment system operators may disclose your Personal Information to their financial institution or payment processor, further details of which are covered in our terms and conditions);
- (f) credit reporting bodies, including where you don't meet your loan obligations or commit a serious credit infringement;
- (g) providers of any third party services that you have connected to banking products or that you may access through our banking products and Services;
- (h) entities that have bought or otherwise obtained an interest in your credit product, or that are considering doing so, and their professional advisors;
- (i) individuals that offer to guarantee a loan for you;
- (j) for legal reasons, such as disclosure that may need to be made by law to enforcement agencies, government agencies, courts or external advisers, for example to meet our obligations under the AML Act;
- (k) service providers and other financial institutions for the purpose of confirming your account name, number and BSB through the Confirmation of Payee service to help prevent fraudulent, criminal or other activity that may cause you, us or others harm;
- (l) third party financial and cyber crime monitoring organisations to help prevent, detect and investigate suspicious, fraudulent, criminal or other activity that may cause you, us or others harm;
- (m) external dispute resolution bodies;
- (n) service providers that may be located overseas (see section 6.3 below for more information);
- (o) a related entity on a confidential basis;
- (p) any organisation with which we are considering merging; or
- (q) to other third parties with your consent, permission or direction to do so, or where you would reasonably expect such disclosure.

### **6.3 Disclosure of personal information overseas**

- (a) Some of your personal information collected through banking products or Services may be disclosed, transferred, stored, processed or used overseas by us, or by service providers. This may happen if:

- (i) we outsource certain activities to service providers who operate overseas (for example, in Singapore and the United Kingdom);
  - (ii) transactions, information or Services have an overseas connection; or
  - (iii) our computer systems including IT services are located or hosted overseas (for example, in the United States of America, Canada, Japan, Brazil, Korea, India, Germany, Ireland or France).
- (b) We may also disclose your personal information to additional countries in connection with our internal business operations.

## 7. How we store and protect your personal information

- (a) We and our service providers have systems, processes and controls in place designed to hold your information securely. Only authorised individuals are granted access to your information. We also have processes in place designed to identify you when you deal with us by phone or online (including through the app or online portal). These processes are designed to ensure we only disclose your information to you, or someone properly authorised by you.
- (b) Our service providers are only permitted to collect the personal information they need to deliver the relevant services. We take reasonable steps to ensure that the service providers we engage are bound by confidentiality and privacy obligations in relation to the protection of your personal information and that they have appropriate information security controls in place.
- (c) Despite the above technical and security measures, we can't guarantee that information transmitted through the Internet is absolutely safe, so we can't absolutely guarantee that the personal information that you provide to us through banking products or the use of the Services will be safe at all times. Please be conscious of security risks when using unfamiliar services or websites.
- (d) We store your personal information for a period that is consistent with applicable laws, including the Privacy Act. If you stop being a customer who uses banking products, any personal information which we hold about you will be maintained for a period that complies with applicable law.

## 8. Accessing and correcting your personal information

### 8.1 Accessing your personal information

- (a) You can generally access your personal information through the app or online portal. If there is any additional personal information you'd like to access, you can make a request through the app or online portal. Your request should include a detailed description of the information required as this will help us process your request.

- (b) We may charge you for providing the information in response to your request for access, but we won't charge you for making the request and we won't charge you more than the cost of our response.
- (c) Where you have contacted us outside of the app or online portal, we may ask you for identification or otherwise verify your identity (by asking you a series of questions) to make sure we are providing the information to the right person.
- (d) In some circumstances, there may be some legal or administrative reasons to deny access to your personal information. If we can't provide you with access to your information, we'll explain why (where permitted by law).

## 8.2 Correcting your personal information

You can also ask us to correct the personal information we hold for you if you believe it's out of date or inaccurate. If you make such a request (and we have verified your identity), we'll typically amend our records accordingly. If we disagree with the correction, we'll advise you of the reasons for not processing your request and will make a note of this in our records.

## 9. Making an enquiry or complaint

### 9.1 How to raise an enquiry or complaint

- (a) If you have any requests, comments, enquiries or complaints about our information handling practices, please contact us through the app or online portal. You can also contact us if you believe that the privacy of your personal information has been compromised or not adequately protected.
- (b) We want to resolve any complaint as quickly as possible and to your satisfaction, so our customer representatives will acknowledge any complaint you make within 24 hours of receiving it. If we aren't able to resolve your complaint promptly, we'll provide you updates in accordance with applicable regulatory requirements. If you're not satisfied with any of the responses provided by us, please let us know so we can conduct additional reviews and investigate where required.

### 9.2 If you're not happy with our response

- (a) If you aren't satisfied with how we've handled your complaint, you can contact the Australian Financial Complaints Authority (**AFCA**). AFCA is an independent body that helps consumers and small businesses to make and resolve complaints about financial institutions. AFCA's details are:

|      |                                |
|------|--------------------------------|
| Mail | GPO Box 3, Melbourne, VIC 3001 |
|------|--------------------------------|

|         |                                                      |
|---------|------------------------------------------------------|
| Phone   | 1800 931 678                                         |
| Email   | info@afca.org.au                                     |
| Website | <a href="http://www.afca.org.au">www.afca.org.au</a> |

- (b) You can also contact the Office of the Australian Information Commissioner (**OAIC**) if your complaint is related to your privacy or personal information. The OAIC's details are:

|         |                                                      |
|---------|------------------------------------------------------|
| Mail    | GPO Box 5218, Sydney, NSW 2001                       |
| Phone   | 1300 363 992                                         |
| Email   | enquiries@oaic.gov.au                                |
| Website | <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> |

## 10. Changes to this Privacy Statement

We may make updates to this Privacy Statement from time to time. You can find the latest version of this Privacy Statement on our website.