

Your privacy is very important to us and we endeavour to protect your personal information. Therefore, we have implemented secure measures to ensure that we collect, use and disclose information in accordance with the National Privacy Principles contained in the Privacy Act 1988 (Cth).

This statement outlines what our commitment is, why we collect personal information, in what circumstances personal information may be shared and how you may request access to and correction of your stored personal information. This statement relates to personal information we collect through this website.

We reserve the right, at our discretion, to modify or remove portions of this Privacy Policy at any time. This Privacy Policy is in addition to any other terms and conditions applicable to the website.

This Privacy Policy will be reviewed periodically to ensure compliance with the Privacy legislation.

What Information We Collect

The type of personal information that we collect is dependent on the type of service or interaction that you wish to receive from our website. Personal information we collect includes, but is not limited to:

- Name
- Contact Details
- Address
- Date of Birth
- E-mail Address
- Government-issued identification information, such as driver license, passport, Medicare card or other identification document details
- Identity verification information collected for customer identification and compliance purposes
- Biometric information, such as a facial image or short video, where required for electronic identity verification

Personal information about visitors to our site is collected only when knowingly and voluntarily submitted. For example, we may need to collect such information to provide you with additional services or to appropriately manage any requests or enquiries.

Why We Collect Your Information

We collect personal information for a number of reasons, including but not limited to:

- Maintaining accurate records about our stakeholders so that we meet any legal obligations
- Ending marketing communications and publications
- Delivery, administration and improvement of the products and services that we offer you
- Providing you with a newsletter subscription
- Completing other transactions with you or on your behalf
- Providing offers and promotions that may be of interest or benefit to you
- Conducting market research
- Working with our related companies and service providers
- Protecting and upholding the rights, property and safety of us and our customers
- Providing you with a premium customer experience

Personal information will not be sold or traded with third parties including marketing organisations.

How We Collect Your Information

Personal information that visitors submit to our site is used only for the primary purpose consented to or for such other secondary purposes that are related to the primary purpose, unless we disclose other uses in this Internet Privacy Policy or at the time of collection. Copies of correspondence sent from the website that may contain personal information, are stored as archives for record-keeping and back-up purposes only. The personal information we collect is generally supplied directly by you through our website.

Registration is completely optional. If you use the 'Request a Call' function of our website to communicate, information that you provide including your name, contact number and e-mail address, will be stored in our email system which is only accessible to authorised members of Excel Funding Group.

Identity Verification and Government Data Matching (DVS)

To verify your identity, we may use electronic identity verification services, including the Australian Government's Document Verification Service (DVS).

Where you have consented, your name, date of birth and identity document details may be securely provided to the relevant Commonwealth or State authority that issued your identification document. This may include passport offices, driver licence authorities, the Department of Home Affairs, Births, Deaths and Marriages registries, or other authorised record holders.

These authorities check whether the details you have provided match the records they hold.

We do not receive copies of your government records. The relevant authority returns a match result only, confirming whether your details match.

This process may be conducted through authorised identity verification providers and related service providers engaged by Excel Funding Group.

Identity verification information and biometric information will only be collected, used and disclosed for identity verification, fraud prevention, security, compliance and related legal purposes.

Internet Access Portal

As a Excel Funding Group customer, a unique User ID and password is supplied to provide you access to your Internet Access Platform and financial accounts. The information stored on the Internet Access Portal consists of personal information voluntarily supplied by customers in their request for Excel Funding Group's products and services. The Internet Access Portal, similar to a banking App, stores the personal and financial information of customers to facilitate a platform that allows users to transact secure payments and access their financial information with ease.

Who We Share Your Information With

Personal and Health Information will be treated as confidential unless the following circumstances apply:

1. The user has consented to the use or disclosure of information for a particular purpose (primary purpose);
2. The user would reasonably expect Excel Funding Group to use or disclose that information for another purpose (secondary purpose) permitting that it is directly related to the primary
3. 4. 5. purpose;

The release of information is authorised by an Australian law or court;

It is within the best interests of the public; or

A permitted health situation exists.

We may engage third parties to provide you with goods or services on our behalf. In that circumstance, we may disclose your personal information to those third parties in order to meet your request for the purchase of any goods or services.

We may disclose identity verification information to authorised identity verification providers, government authorities, official record holders and technology service providers where reasonably necessary to verify your identity, comply with legal obligations, prevent fraud or support secure service delivery.

Storage and Security of Your Information

We strive to ensure the security, integrity and privacy of personal information submitted to our website. We also periodically review and update our security measures to with modern software's to ensure greater protection and compliance with Privacy legislation. However, transmission over the internet is not guaranteed to be completely secure.

We endeavour to take all reasonable steps to protect the personal information you may disclose to us or from the use of our website and other online programs. Upon receipt of your data transmission, we will also ensure that personal information is securely stored on our systems to protect against the loss, misuse or alteration of information.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

Access to Information

We endeavour to take all reasonable steps to secure your personal information and to ensure that your information updated and accurate. If, at any time, you discover that the information held about you is incorrect, incomplete or misleading please email us on info@excelfundinggroup.com.au to have the information corrected.

External Links
Our website may provide affiliate links to other websites. These sites are not controlled by Excel Funding Group and therefore, we do not take responsibility for their content, claims of offer or privacy practices. The inclusion of any link within the website does not imply endorsement by us nor does it suggest any relationship with the organisation linked.

Further Information

From time to time, we may use collected information for new, unanticipated uses not previously disclosed in this privacy notice. If our information practices change at some time in the future, we will update the policy amendments to our privacy statement and website. Should we become aware of any ongoing concerns or problems with our website, we will take endeavour to resolve these issues as efficient as possible.

Do not hesitate to contact us at info@excelfundinggroup.com.au if you have any further queries in relation to our Privacy Policy or if you have an issue you would like to raise. For more information about the Australian privacy landscape and protecting your privacy, visit the Australian Federal Privacy Commissioner's website at <http://www.privacy.gov.au/>

Complaints and Dispute Resolution

If you believe we've breached the Australian Privacy Principles, mishandled your personal information, or failed to comply with privacy laws, you may submit a privacy complaint to us.

Privacy complaints may be made by:

- Email: info@excelfundinggroup.com.au
- Phone: 02 9174 5356
- Mail: Level 3, 478 George Street, Sydney NSW 2000

To help us investigate your complaint efficiently, please provide:

- Your full name and contact details;
- Details of the privacy concern or complaint;
- Any supporting documents or relevant information; and
- The outcome you are seeking.

How We Handle Privacy Complaint

Once we receive your privacy complaint, Excel Funding Group will:

1. 2. 3. 4. Acknowledge receipt of the complaint within a reasonable period;

Review and investigate the complaint carefully and confidentially;

Request additional information where reasonably necessary to investigate the matter;

Provide a written response outlining the outcome of the investigation and any actions taken.

We aim to resolve privacy complaints as quickly as reasonably practicable.

If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC):

Office of the Australian Information Commissioner

Website: <https://www.oaic.gov.au>

Phone: 1300 363 992