

P4 Finance Privacy Policy

Introduction

This Privacy Policy ("Policy") explains how P4 Finance Pty Ltd ACN 151 234 605 ("P4 Finance"), our parent company, Flight Centre Limited ACN 003 377 188 ("Flight Centre"), and our related body corporate Moneywise Global Pty Ltd ACN 141 183 815 ("MW"), (P4 Finance, Flight Centre and MW are collectively referred to in this Policy as "we" "our" or "us") protect the privacy of your personal information.

This Policy only applies to personal information collected specifically in connection with the business of P4 Finance namely:

- personal information collected about Flight Centre Managers, 99 Bikes Managers or Pedal Group Managers (or any individuals connected with any such managers) who investigate, apply for and/or acquire loans from P4 Finance in connection with the Flight Centre Travel Group Business Ownership Scheme, the Pedal Group Business Ownership Scheme or the 99 Bikes Business Ownership Scheme (each a "Business Ownership Scheme");
- personal information collected about suppliers or prospective suppliers to P4 Finance (or individuals connected with such suppliers);
- personal information collected about existing and prospective employees or individual contractors to P4 Finance; and
- personal information collected about users of the P4 Finance website.

Flight Centre and MW each maintain additional privacy policies regarding their own handling of personal information more generally. For more information please visit <https://www.flightcentre.com.au/privacy> and <https://www.moneywiseglobal.com/privacy-policy-moneywise-global/>.

1. What is personal information?

Personal information is information or an opinion, in any form (whether true or not), about an identified individual or an individual who is reasonably identifiable.

2. How do we collect personal information?

Where practical we will collect personal information directly from you. In some circumstances, we may receive information from your employer (for example, if your contact details are included in a communication received from, or a form or application provided by, your employer). If we receive information about you from someone other than you, we will take reasonable steps to ensure you are aware that we have collected personal information about you and the circumstances of the collection.

We usually collect personal information:

- when you deal with us either in person, by telephone, letter, facsimile or email;
- when you visit our website;
- when we request information about you in connection with your application for a loan under the Business Ownership Scheme and, if you are approved, in connection with our provision and administration of your loan;

- when you request brochures or other information or when you request to join a mailing list or to be contacted with further information;
- when we invite you to complete surveys or provide us with feedback;
- through use of social media;
- through provision of customer service and support;
- through employment applications and applications for individual contractor positions with P4 Finance;
- when we carry out credit checks in connection with loans under any Business Ownership Scheme; and
- when P4 Finance collects personal information from Flight Centre's Paymatters department (including from the Paymatters system).

3. What personal information do we collect and hold?

As outlined above, we collect and hold personal information from Flight Centre Managers, 99 Bikes Managers or Pedal Group Managers who request information about, apply for and hold loans in connection with any Business Ownership Schemes, from their respective employees and other individuals related to such managers, from suppliers and service providers, existing and prospective employees and contractors, and consumers and other individuals for various business and other purposes further listed in section 4 below. In this section we explain the types of personal information which we usually collect and hold.

The types of personal information we collect and hold about you will depend on the circumstances in which that information is collected.

Generally, if you are a prospective or successful loan applicant, the type of personal information we collect and hold about you is the information that is needed to assess your application for a loan from P4 Finance in connection with the relevant Business Ownership Scheme and manage any loan P4 Finance provides to you. For example, we may collect and hold details about you such as your name, contact details, date of birth, marital status, and number and age of dependants. We may also collect and hold details about your financial position including details about your credit worthiness, assets, liabilities, income and expenses and, where you have joint expenses and/or liabilities, we may also collect financial information about the person with whom you share those expenses and/or liabilities. This also includes all information you provide to us on the Application Form and any other financial information you provide to us. We also collect and hold information that is required for use in our business activities, including for example, your payroll details and also your personal banking details and account details which are necessary in order to process various transactions and any other information you may elect to provide to us.

Other types of personal information that we routinely collect and hold includes:

- contact details of individuals we are in contact with (i.e. your name, address, email, phone and other contact information);
- information about your employment (eg if you work for a supplier, a prospective or successful loan applicant or otherwise correspond or contact us in connection with business dealings, this could include your place of work, position, authority to transact with us etc);
- information required for you to do business with us;
- information on your prior dealings with us;

- information required as part of P4 Finance's recruitment process; and
- statistical information regarding use of our websites, including website users' IP addresses and the dates and times of visits.

We are required by law to obtain your consent to the collection of sensitive information.

Please be aware that we handle credit reporting information only in the manner set out in our Credit Reporting Policy available at <http://www.p4finance.com/>.

Please note that if you do not provide us with the information we request, it is possible that we may not be able to fulfil the applicable purpose of collection, such as to supply products or services to you, to assess your application for employment, or to provide you with a loan and/or any financial or other services (as relevant).

4. Why do we collect, hold, use and disclose your personal information?

We will collect, hold, use and disclose your personal information in accordance with applicable privacy laws and this Policy.

Our main purposes for collecting, holding, using and disclosing personal information are as follows:

- to assess applications for a loan in connection with the relevant Business Ownership Scheme;
- to provide approved loans and to monitor ongoing eligibility for and ability to service approved loans;
- identification of fraud or error;
- to obtain products and services from our suppliers;
- to respond to enquiries from existing or prospective loan applicants seeking information about our products and services;
- to process and assess employment applications;
- to enforce agreements between us and you;
- to undertake research and surveys and analyse statistical information;
- to conduct competitions and trade promotions;
- to comply with legislative and our policy requirements including regulatory reporting and compliance;
- developing, improving and marketing our products and services;
- servicing our relationship with you by, among other things, providing updates on promotions and services we think may interest you;
- to analyse trends in financial applications and services;
- for marketing activities; and
- internal accounting and administration.

We will only use personal information about you which is contained in a credit report to assess your application for a loan in connection with the relevant Business Ownership Scheme in accordance with our Credit Reporting Policy.

We will only use or disclose personal information for a purpose other than for which it was collected or a related purpose if you have consented to such different use or disclosure or such use or disclosure is otherwise allowed by applicable privacy laws.

5. Is the information disclosed to third parties?

In carrying out our business, it may be necessary to share information about you with and between our related bodies corporate and organisations that provide services to any of us.

Like most large organisations, we use a range of service providers to help us maximise the quality and efficiency of our services and our business operations. This means that individuals and organisations outside of P4 Finance, MW and Flight Centre may sometimes have access to personal information held by us and may use it on behalf of us.

We would not otherwise routinely disclose your personal information to another organisation unless:

- as permitted or required by law;
- we believe it is necessary to provide you with a product or service you have requested;
- it is necessary to protect the rights, property or personal safety of any of our customers, any member of the public or our interests;
- we believe it is reasonably necessary to enforce the law or for the purposes of an investigation into unlawful activities (which may include disclosure) to various regulatory bodies and law enforcement officials and agencies to protect against fraud and for related security or law enforcement purposes);
- to any credit reporting agency to create or update a credit information file maintained by that credit reporting agency or to report an overdue payment or a serious credit infringement as set out in our Credit Reporting Policy available at <http://www.p4finance.com/>;
- to any credit provider or credit reporting agency for the purpose of assessing your credit application and/or credit worthiness, helping you avoid a default on your obligations, telling them of any default you have made or for any other purpose specifically agreed by you as set out in our Credit Reporting Policy available at <http://www.p4finance.com/>;
- to any intending guarantor to enable that person to decide whether or not to act as a guarantor, or to offer property as security;
- to third parties who may involve you in market research for the purpose of servicing our relationship with you and improving the services we provide;
- to third parties for the purpose of analysing trends in sales and loan requirements; and
- the assets and operations of our business are transferred to another party as a going concern.

Other than the above, we will not disclose your personal information without your consent.

6. Trans-Border data flows

It may be necessary for us to forward personal information to relevant overseas third party service providers as set out above. If, at any time, it becomes practicable for us to specify which countries such third party service providers are likely to be located in we will update this Policy.

7. Storage and security of information - how do we hold your personal information?

We will endeavour to take all reasonable steps to keep secure any information we hold about you, and to keep this information accurate, up to date and complete. P4 Finance, MW and Flight Centre are firmly committed to protecting the privacy and confidentiality of personal information and we endeavour to maintain robust physical, electronic and procedural safeguards to protect personal information in our care.

We have implemented appropriate physical, electronic and managerial security procedures in order to protect personal information from loss, misuse, unauthorised access or disclosure, alteration or

destruction. Your personal information is stored on secure servers that are protected in controlled facilities.

We regularly review security and encryption technologies and will strive to protect information to the fullest extent possible.

When we no longer need to use your information for a legitimate purpose, we will take steps to properly de-identify or destroy it.

8. Access, updating and correction of personal information

If at any time you want to know exactly what personal information we hold about you, you have the right to seek access to the personal information we hold about you and to seek its correction if you believe it to be inaccurate or out of date.

If you would like to seek access or correction of your personal information please contact us using the contact details below. A copy of requested personal information will usually be made available to you within 14 days.

We will generally provide access and make relevant changes unless there is a valid reason for us not doing so. If we deny access or refuse to make a change, we will provide you with the reason for such denial. We will only refuse requests in circumstances that are permitted by law.

While there is no charge for making a request, we may recover from you our reasonable costs of supplying you with access to this information. No charges are imposed for correcting information.

Contact Details:

Email: p4finance@flightcentre.com

Mail: The Privacy Officer

P4 Finance Pty Ltd

275 Grey Street

South Brisbane QLD 4101

AUSTRALIA

9. Direct marketing and Opt-out

Like most businesses marketing is important to our business' success. We therefore, from time to time, send marketing materials to current or prospective customers. We only do so in accordance with applicable laws or with your prior consent.

Should you no longer wish to receive information on promotions and services we think may be of interest to you or participate in market research, kindly e-mail P4 Finance on p4finance@flightcentre.com asking to be removed from our mailing lists, or use the unsubscribe facilities included in our marketing communications.

10. Website privacy practices and use of Cookies

We sometimes use cookie technology on our websites to provide information and services to website visitors. A cookie is a small piece of text that is placed within the memory of a computer and can be later retrieved by web page servers. We may use cookies to enhance your interaction and convenience with our website.

Most web browsers are set to accept cookies. Cookies are useful to estimate our number of members and determine overall traffic patterns through our websites.

If you do not wish to receive any cookies you may set your browser to refuse cookies. This may mean you will not be able to take full advantage of the services on the website.

11. Linked Sites

Our website may contain links to other third party websites. Those websites are not under our control and we are not responsible for the privacy practices or the content of such web sites. Such web sites are not subject to this Policy. We encourage you to read the privacy statements of any linked sites as their privacy policy may differ from ours. We are not responsible for any practices on linked third party websites that might breach your privacy.

12. Employee and individual contractor information

This Policy does not apply to the handling of information about employees or individual contractors by us. For information about our practices relating to such information please contact p4finance@flightcentre.com.

If you send us an application for a position, this information will be used to assess your application. This information may be disclosed to related bodies corporate and service providers for the purposes of relevant human resources management activities (or as otherwise disclosed on the application form).

13. Feedback / Complaints

We welcome your inquiries or comments about our Policy. Should you have any comments or complaints about how we handle your personal information, please contact P4 Finance at p4finance@flightcentre.com.

In most cases we will ask that you put any complaint in writing to us. We will investigate your complaint and will use reasonable endeavours to respond to you in writing within 30 days of receiving the written complaint. If we fail to respond to your complaint within that timeframe, or if you are dissatisfied with the response that you receive from us, you may have the right to make a complaint to the Office of the Australian Information Commissioner (OAIC). Contact details for the OAIC are available at www.oaic.gov.au.

14. Changes to our Policy

From time to time it may be necessary for us to review and revise this Policy. We reserve the right to change our Policy at any time; and should this occur the amendment will be posted on P4 Finance's website. If at any point we decide to use personal information in a manner materially different to that stated at the time it was collected we will notify users by email or via a prominent notice on our website, and where necessary we will seek the prior consent of relevant users.