



MyGuarantee operated by MyGx Pty Ltd and iDeed Pty Ltd – Privacy Policy v2.2

We are MyGx Pty Ltd. operators of MyGuarantee. MyGx Pty Ltd is a wholly owned subsidiary of iDeed Pty Ltd, the operator of the ARCGx Application which holds records of bank guarantees ("Application"). The Application is used to establish and create records, and communicate with other users of the Application, in relation to bank guarantees that issuers (including MyGuarantee), beneficiaries and applicants participating in the Application have an interest in. This policy explains how we manage personal information when you use the Application and within our organisation.

Kinds of personal information we collect

The kinds of personal information that we collect and hold about you may include:

- identifying information, such as your first name and last name;
- contact information, such as your email address and telephone number;
- usernames, passwords and access codes that you create when registering to use the Application;
- images and video of you and your identity documents as part of our Customer Due Diligence process for AML/CTF/Fraud reasons;
- technical information regarding your client device to assist prevention of fraud; and
- records of our communications with you, including any messages you send us.

Without this information we may not be able to provide you with access to the Application (or with all of the features and functionality offered on the Application) or to respond to any queries or requests that you submit to us.

Electronic Verification of Identity

We and the bank guarantee issuers have obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act). You consent to us disclosing your name, residential address and/or date of birth to a credit reporting body (CRB) for the purposes of requesting the CRB to provide an assessment whether this personal information matches (in whole or in part) the personal information held by them. The CRB may prepare an assessment using this personal information, comparing this personal information with the personal information the CRB has on you and other individuals. The CRB may provide this assessment to us. An Information Match Request may be made against information held by an Official Record Holder and a corresponding Information Match Result may be made against information held by an Official Record Holder and a corresponding Information Match Result may be given to us (via a CRB) if we use the Commonwealth Attorney General's Department Document Verification Service to verify your identity. If you would like more information on what these are please visit www.dvs.gov.au

You consent to us or our service provider to request your personal information, including any biometric information such as a photograph "selfie" of you, for the purposes of compiling a report for us on the authenticity of your identity. We or our service provider may also disclose this report to the bank guarantee issuer.

We may collect, hold, use and disclose the personal information collected in this section for the purposes of complying with our obligations under the AML/CTF Act and for fraud risk management purposes. The bank guarantee issuer may also do this.

If you don't consent to this, please tell us and we may have to use other reasonable means of verifying your identity.

How we collect personal information

We collect personal information about you in the following ways:

- directly from you (for example, when you log onto the Platform or submit a query or request to us);
- from your employer or another person who has authorised your use of the Platform;
- from third parties; and
- from publicly available sources.

Purposes for which we use personal information

We use personal information that we collect about you for the following purposes to:

- operate the Application, including to conduct testing and for related purposes;
- facilitate your use of the Application (including answering your queries and requests);
- to assist third parties in their issuance, pay out and cancellation of bank guarantees;
- assess, maintain, upgrade and improve the Application;
- comply with our legal and regulatory obligations;
- compile statistics and reports to improve the Application and our services; and
- manage and resolve any legal or commercial complaints or issues.

We may also use and disclose your information for other purposes as authorised by you, or in accordance with your requests or instructions, or as required by law.

People to whom we disclose personal information

We may share personal information about you with:

- other users of the Application as required to facilitate your use of the Application and the issuance, pay out and cancellation of bank guarantees;
- your employer or any other person who has authorised you to interact with us on its behalf, and any representative or advisor of such a person;
- your representatives, advisers and others you have authorised to interact with us on your behalf;
- our staff who need the information to discharge their duties;
- our business partners, agents and service providers (including our technology providers);
- professional advisers who are engaged to provide advice relating to our business and/or the Application (including, but not limited to, auditors); and
- government authorities who ask us to disclose that information, or to other people as required by law.

We will not disclose your personal information to anyone outside Australia.

Storage and security of personal information

We take reasonable steps to ensure that any of your personal information which we hold is accurate, complete and up to date. These steps include promptly updating personal information when we are advised that the information has changed.

We store personal information for as long as it is needed for the purpose for which it was collected or as required by law. We generally store the personal information that we collect in electronic databases, some of which may be held on our behalf by third party data storage providers. We use a range of physical and technical security processes and procedures to protect the confidentiality and security of the information that we hold, and we update these from time to time to address new and emerging security threats.

Access and correction

If you want to access any of the personal information that we hold about you or to correct some aspect of it (e.g. because you think it is incomplete or incorrect), please contact us at support@myguarantee.com.au. To protect the integrity and security of the information we hold, we may ask that you follow a defined access procedure, which may include steps to verify your identity. There may be cases where we are unable to provide the information you request, such as where it would interfere with the privacy of others or result in a breach of confidentiality. In these cases, we will let you know why we cannot comply with your request.

Complaints

We try to meet the highest standards in order to protect your privacy. However, if you are concerned about the way in which we are managing your personal information, please contact us at support@myguarantee.com.au. Complaints must be lodged in writing. We will deal with the matter within a reasonable time and will keep you informed of the progress of our investigation.

Changes to this policy

We may make changes to this policy from time to time, to take into account changes to our standard practices and procedures or where necessary to comply with new laws and regulations. The latest version of this policy will always be available at our website www.myguarantee.com.au