Privacy Policy

ISSUED BY:

UPRISE FINANCIAL SERVICES PTY LTD ABN 79 640 968 261 AUSTRALIAN FINANCIAL SERVICES LICENCE (AFSL) 523207

AS AT 1ST OCTOBER 2020 PHONE: 0438680543

Uprise Financial Services Pty Ltd is committed to protecting your privacy and giving you a safe online experience. This Privacy Policy applies to all of the products and services offered by **Uprise Financial Services Pty Ltd** or its subsidiaries or affiliated companies. Sometimes, we may post product specific privacy notices or materials to explain our services and products in more detail. If you have any questions about this Privacy Policy, please feel free to contact us through our website.

Advertising Cookie and OPT-OUT

When you are accessing the internet through a web browser, we may use cookies from Facebook, Google (and other advertisers) to improve your online experience, including the display of more relevant ads.

Anyone may opt-out of the Google cookie at any time by going to your Google Ad Settings. You may also opt-out of the Facebook cookie at any time by going to your Facebook Ad Settings.

Information We Collect and How We Use It

We may collect the following types of information:

- Information you provide When you sign up with or make a purchase from Uprise Financial Services Pty Ltd, we ask you for personal information. We may combine the information you submit with information from other Uprise Financial Services Pty Ltd services or third parties in order to provide you with a better experience and to improve the quality of our services. This won't occur without your consent unless necessary for site security. This data is retained for as long as you have an active account with Uprise Financial Services Pty Ltd.
- Cookies When you visit Uprise Financial Services Pty Ltd, we send one or more cookies to
 your device. We use cookies to improve the quality of our service, including for storing user
 preferences, improving search results and ad selection, and tracking user trends, such as
 how people search. Uprise Financial Services Pty Ltd also uses cookies in its advertising
 services to help advertisers and publishers serve and manage ads across the web and on
 Uprise Financial Services Pty Ltd services.
- Log information When you access the services of Uprise Financial Services Pty Ltd via
 browser, application, or other clients, our servers automatically record certain information.
 These server logs may include information such as your web request, your interaction with a
 service, Internet Protocol address, browser type, browser language, the date and time of
 your request and one or more cookies that may uniquely identify your browser or your

- account. These logs are retained for a period of time and are used for anti-fraud and website security purposes. After this time, these logs are automatically deleted.
- Traffic information When you access the services of Uprise Financial Services Pty Ltd via browser, application, or other, clients we record certain information using our traffic analysis tool, Google Analytics. This information is stored in an anonymised manner but does include data such as your web request, your interaction with a service, Internet Protocol address, browser type, browser language, the date and time of your request and one or more cookies that may uniquely identify your browser or your account. These logs are retained for a period of time and are used for content and marketing planning purposes so that we can improve our content and services.
- User communications When you send an email or other communications to Uprise Financial Services Pty Ltd, we may retain those communications in order to process your inquiries, respond to your requests and improve our services. When you send and receive SMS messages to or from one of our services that provides SMS functionality, we may collect and maintain information associated with those messages, such as the phone number, the wireless carrier associated with the phone number, the content of the message, and the date and time of the transaction. We may use your email address to communicate with you about our services or products but never to send you communications that are not related to your purchases or that you haven't opted into.
- Affiliated Uprise Financial Services Pty Ltd services on other sites We offer some of our services on or through other websites. Personal information that you provide to those sites may be sent to Uprise Financial Services Pty Ltd in order to deliver the service. We process such information under this Privacy Policy.
- Third Party Applications Uprise Financial Services Pty Ltd may make available third party
 applications, such as plugins, modules or extensions, through its services. The information
 collected by Uprise Financial Services Pty Ltd when you enable a third party application is
 processed under this Privacy Policy. Information collected by the third party application
 provider is governed by their privacy policies.

In addition to the above, we may use the information we collect to:

- Provide, maintain, protect, and improve our services (including advertising services) and develop new services; and
- Protect the rights or property of Uprise Financial Services Pty Ltd or our users.

If we use this information in a manner different than the purpose for which it was collected, then we will ask for your consent prior to such use.

Choices

You can use your account on the Uprise Financial Services Pty Ltd website to review and control the information stored in your Uprise Financial Services Pty Ltd account. Most browsers are initially set up to accept cookies, but you can reset your browser to refuse all cookies or to indicate when a cookie is being sent. However, some of the Uprise Financial Services Pty Ltd features and services may not function properly if your cookies are disabled.

Information Sharing

Uprise Financial Services Pty Ltd only shares personal information with other companies or individuals outside of Uprise Financial Services Pty Ltd in the following limited circumstances:

- We have your consent. We require opt-in consent for the sharing of any sensitive personal information.
- If we provide such information to our subsidiaries, affiliated companies or other trusted businesses or persons for the purpose of processing personal information on our behalf. We require that these parties agree to process such information based on our instructions and in compliance with this Privacy Policy and any other appropriate confidentiality and security measures.
- We have a good faith belief that access, use, preservation or disclosure of such information
 is reasonably necessary to (a) satisfy any applicable law, regulation, legal process or
 enforceable governmental request, (b) enforce applicable Terms of Service, including
 investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud,
 security or technical issues, or (d) protect against harm to the rights, property or safety of
 Uprise Financial Services Pty Ltd, its users or the public as required or permitted by law.

If Uprise Financial Services Pty Ltd becomes involved in a merger, acquisition, or any form of sale of some or all of its assets, we will ensure the confidentiality of any personal information involved in such transactions and provide notice before personal information is transferred and becomes subject to a different privacy policy.

Information Security

We take appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure or destruction of data. These include internal reviews of our data collection, storage and processing practices and security measures, including appropriate encryption and physical security measures to guard against unauthorized access to systems where we store personal data.

We restrict access to personal information to Uprise Financial Services Pty Ltd employees, contractors and agents who need to know that information in order to process it on our behalf. These individuals are bound by confidentiality obligations and may be subject to discipline, including termination and criminal prosecution if they fail to meet these obligations.

Accessing And Updating Personal Information

When you use Uprise Financial Services Pty Ltd services, we make good faith efforts to provide you with access to your personal information and either to correct this data if it is inaccurate or to delete such data at your request if it is not otherwise required to be retained by law or for legitimate business purposes.

We ask individual users to identify themselves and the information requested to be accessed, corrected or removed before processing such requests, and we may decline to process requests that are unreasonably repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others, or would be extremely impractical (for instance, requests concerning information

residing on backup tapes), or for which access is not otherwise required. In any case, where we provide information access and correction, we perform this service free of charge, except if doing so would require a disproportionate effort. Because of the way we maintain certain services, after you delete your information, residual copies may take a period of time before they are deleted from our active servers and may also remain in our backup systems for a period of time.

Enforcement

Uprise Financial Services Pty Ltd regularly reviews its compliance with this Privacy Policy. When we receive formal written complaints, it is Uprise Financial Services Pty Ltd's policy to contact the complaining user regarding his or her concerns. We will cooperate with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding the transfer of personal data that cannot be resolved between Uprise Financial Services Pty Ltd and an individual.

Changes To This Privacy Policy

Please note that this Privacy Policy may change from time to time. We will not reduce your rights under this Privacy Policy without your explicit consent. We will post any Privacy Policy changes on this page and, if the changes are significant, we will provide a more prominent notice (including, for certain services, email notification of Privacy Policy changes).