

Privacy Policy

1. Openness and transparency

Origami Technologies Pty Ltd and its affiliates (“Origami”, “we”, “our”, “us”) are committed to protecting your privacy and respect and uphold your rights under the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (“Privacy Act”). By using this website or providing us with your personal information, you agree to and consent to the collection, use, holding and disclosure of personal information by Origami as set out in this policy.

2. Personal information

Personal information is information or an opinion about an individual whose identity is apparent, or can be reasonably ascertained, from that information or opinion. Personal information we may collect from you includes, without limitation, your name, address, email address, telephone number(s) and date of birth. If you link a social media account to your Origami account (for example, a Facebook account), we also collect your username, gender and avatar.

Personal information also includes credit information. Credit information is personal information or an opinion about you that has a bearing on credit that has been provided to you or that you have applied for. Credit information includes information about credit that was applied for or provided to you for domestic, household, personal or other investment purposes as well as information about you where you are a guarantor of a loan.

3. Collection

Origami will collect personal information only by lawful and fair means and not in an unreasonably intrusive way. If it is reasonable and practical to do so, Origami will only collect personal information about you directly from you. Origami may collect your personal information from reputable third party lead generation sources for marketing purposes, but only where you have consented to the disclosure of your information to Origami and for Origami to send you marketing communications. Origami will not collect personal information unless the information is reasonably necessary for our functions and activities.

Personal information may be collected by Origami in a number of circumstances, including when you:

make an enquiry with us via email or telephone;

visit our websites;

lodge an enquiry or application in relation to any Origami products or services;

log in to your Origami customer account using another account, such as your Facebook account; or

apply for employment with Origami.

Origami may enter into arrangements with third parties (including third parties with whom Origami has partnered to provide you with its various products

or services using the Origami brand) to collect your personal information in circumstances where the third party notifies you, at the time of collection, that

your personal information will be provided to Origami.

If you are applying for a financial product or service offered on our platforms, Origami or our third party partners may also collect credit-related personal information about you as a result of credit checks that third parties carry out in connection with your application.

The kinds of credit-related personal information Origami may collect about you includes:

information about your identity;

information about consumer credit loans that you currently have applied for including:

repayment history information;

the type and amount of credit sought in each application;

default and payment information;

information about any court proceedings;

credit eligibility information, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

If you use a pseudonym when dealing with us or you do not provide identifiable information Origami may not be able to provide you with any or all of our services as requested.

Origami requires individuals to provide accurate, up-to-date and complete personal information at the time it is collected.

4. What does Origami do with your personal information?

In addition to any purpose notified to you at the time of collection Origami uses your personal information for the purpose for which it has been provided, for reasonably related secondary purposes and for the purposes of:

providing our products and services to you;

providing Origami branded products and services that maybe provided by our third party partners;

our internal management, analytics and tracking needs;

keeping your Origami customer account updated, including with a record of products and services you previously purchased;

our marketing activities, including marketing activities relating to Origami branded products and services that maybe provided by our third party partners;

responding to any inquiries or comments that you submit to us;

improving our business, products, services or the customer experience;

assessing, processing and managing your applications for Origami products and services or Origami branded products and services offered by our third

party partners, including to assess your credit risk and our risk;

any other purpose you have consented to; and
any use which is required or authorised by law.

5. Disclosure of personal information

Origami may disclose your personal information:

to third-parties we ordinarily engage for the above purposes;

organisations that provide products or services used or marketed by Origami;

any person or entity to whom you have consented to Origami disclosing your personal information to; and

any person or entity to whom we are required or authorised to disclose your personal information to in accordance with the law.

6. Access and Management

You may request access to your personal information in our customer account database, or seek correction of it, by contacting our customer service team.

See section 9: Contact information.

Origami may charge a reasonable fee that is not excessive to cover the charges of retrieving your personal information from our customer account database.

Origami will not charge you for making the request.

If you believe that Origami holds personal information about you in our customer account database that is not accurate, complete, up-to-date, relevant or information that is misleading then you may request its amendment and Origami will respond to your request within a reasonable time. Origami will not charge you for correcting your personal information.

If you would like to unlink an account from your Origami customer account (such as a Facebook account) or deactivate your Origami customer account, you can follow these steps.

If Origami no longer needs your personal information for any the purposes set out in this policy, or as otherwise required by law, Origami will take such steps as are reasonable in the circumstances to destroy the information or to de-identify it.

Origami will take reasonable steps to protect the personal information it holds from misuse, interference and loss and from unauthorised access, modification or disclosure.

7. Opting Out / Unsubscribe

At any time you may opt out of receiving marketing communications from us. Unless you opt out, your consent to receive direct marketing communications from us and to the handling of your personal information as detailed above, will continue. Each of our marketing emails will have an unsubscribe function which will allow you to unsubscribe from all future marketing communications. All of our marketing SMS messages will also contain an unsubscribe feature. Outside of these channels, you can opt out from receiving marketing communications at any time by emailing unsubscribe@origamitech.com.au.

8. Cross-border disclosure

Origami may disclose your personal information to recipients overseas (including in the Philippines and New Zealand) to assist Origami in providing you with products or services.

Origami will take such steps as are reasonable in the circumstances to ensure that the information that is transferred to third parties located outside of Australia will not be held, used or disclosed by the recipient of the information in a manner that is inconsistent with the Australian Privacy Principles.

9. Contact information

If you require further information regarding this policy or wish to make a complaint about a breach of the APPs by Origami, please contact us at unsubscribe@origamitech.com.au or send mail to: Attn: Privacy Officer, Origami Technologies 5 Baguette Street, Carina, QLD 4152. Our office is located at 5 Baguette Street, Carina, QLD 4152. A senior member of staff will review your complaint within 5 business days and respond to you in writing advising what action(s) Origami will take as a result of your complaint.

10. Origami website

When transmitting personal information from your computer to an Origami website or to branded website operated by one of our partners, you must keep in mind that the transmission of information over the Internet is not always completely secure or error-free. Other than liability that cannot lawfully be excluded, Origami will not be liable in any way in relation to any breach of security or any unintended loss or disclosure of that information.

Origami operated websites and Origami branded websites operated by our partners may use "cookies" to help personalise your online experience and save you time across the Origami Technologies websites. You have the ability to accept or decline cookies. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Origami Technologies websites. Some Origami Technologies websites are operated and maintained by third parties to whom Origami has partnered with to provide you with products and services. These websites will be subject to the website terms and conditions of the partner who operates the website, and any transactions you conduct on these websites will be between you and the partner.

11. Miscellaneous

Origami reserves the right to modify this Privacy Policy in whole or in part from time to time without notice and amendments will be effective immediately upon posting of the amended Privacy Policy on the Origami website.

Spam Act Policy

Origami Technologies is committed to complying with its obligations under the Spam Act 2003. Origami Technologies will not send you any unsolicited commercial electronic messages without your consent.

Central to the working of the Spam Act scheme is that recipients of such messages have the right to withdraw their consent at any time. You are at liberty to unsubscribe from the Origami Technologies Database. This can be done at any time by accessing our web service communication preferences and there is an unsubscribe link embedded in each of our commercial electronic messages.

To assist Origami Technologies to combat Spam we kindly request your assistance with the following:

Please ensure that when subscribed to the Origami Technologies Database we have your current details at all times, by updating us on any change in or cancellation of your email address.

Please ensure that you unsubscribe from the Origami Technologies Database if you do not wish to receive commercial messages from Origami Technologies.

If you receive a message from us after you have unsubscribed please assume that it has been sent in error and notify us immediately.

We appreciate your cooperation.

Contact:

If you require further information regarding this policy or wish to make a complaint, please contact the Origami Technologies Privacy and Spam Officer:

Email: unsubscribe@origamitech.com.au

Mail: ATTN: Privacy and Spam Officer, Origami Technologies, 5 Baguette Street, Carina, QLD 4152.

A senior member of staff will review your complaint within 5 business days and respond to you in writing advising what action(s) Origami Technologies will take as a result of your complaint.