



ACACIA MONEY – PRIVACY POLICY

We understand that protecting your personal information is important. We thank you for the use of our service which include our website, App, software, and products (collectively, the “Service”). This Privacy Policy sets out our commitment to protecting the privacy of personal information provided to us, or otherwise collected by us, offline or online, including through our Service. In this Privacy Policy **we, us, Acacia, Acacia Money** or **our** means Linea Operations Pty Ltd ABN 78 639 332 317.

Our Privacy Policy sets out how we collect, use, store and disclose your personal information and other information about you. We may also be bound by the Australian Privacy Principles contained in the Privacy Act. If you need additional information about the Australian Privacy Principles, the Privacy Law or our obligations you can also access the website of The Office of the Australian Information Commissioner (<http://www.oaic.gov.au/>).

By accessing and or using the Service you agree to this **Privacy Policy** .

By providing your email to us, you consent to our collection, use and disclosure of your personal information in accordance with this Privacy Policy and any other arrangements that apply between us. We may change our Privacy Policy from time to time by publishing changes to it on our website www.acaciamoney.com/early. We encourage you to check our website periodically to ensure that you are aware of our current Privacy Policy.

Personal information

Personal information: The types of personal information we may collect about you include:

- your email;
- your browser session and geo-location data, device and network information, statistics on page views and sessions, acquisition sources, search queries and/or browsing behaviour;
- information about your access and use of our Service, including through the use of Internet cookies, your communications with our online Service, the type of browser you are using, the type of operating system you are using and the domain name of your Internet service provider;
- additional personal information that you provide to us, directly or indirectly, through your use of our Service, associated applications, associated social media platforms and/or accounts from which you permit us to collect information; and

We may collect these types of personal information directly from you or from third parties.

Collection and use of personal information

We may collect, hold, use and disclose personal information for the following purposes:

- to enable you to access and use our Service, associated applications and associated social media platforms;



- to contact and communicate with you;
- for internal record keeping, administrative purposes;
- for analytics, market research and business development, including to operate and improve our Service, associated applications and associated social media platforms;
- to run promotions, competitions and/or offer additional benefits to you;
- for advertising and marketing, including to send you promotional information about products and Service and information that we consider may be of interest to you;
- to comply with our legal obligations and resolve any disputes that we may have; and

Disclosure of personal information to third parties

We may disclose personal information to:

- third party service providers for the purpose of enabling them to provide their Service, including (without limitation) IT service providers, data storage, web-hosting and server providers, maintenance or problem-solving providers, marketing or advertising providers;
- our employees, contractors and/or related entities;
- our existing or potential agents or business partners;
- anyone to whom our business or assets (or any part of them) are, or may (in good faith) be, transferred;
- courts, tribunals, regulatory authorities and law enforcement officers, as required by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise or defend our legal rights;
- third parties, including agents or sub-contractors, who assist us in providing information, products, services or direct marketing to you. This may include parties located, or that store data, outside of Australia.

By providing us with personal information, you consent to the disclosure of your information outside of Australia and acknowledge that we are not required to ensure that overseas recipients handle that personal information in compliance with Australian Privacy law. You acknowledge that some overseas third parties may not be regulated by the Privacy Act and the Australian Privacy Principles in the Privacy Act and if any third party engages in any act or practice that contravenes the Australian Privacy Principles, it would not be accountable under the Privacy Act and you will not be able to seek redress under the Privacy Act.

Your rights and controlling your personal information

Your choice: Please read this Privacy Policy carefully. If you provide personal information to us, you understand we will collect, hold, use and disclose your personal information in accordance with this Privacy Policy. You do not have to provide personal information to us, however, if you do not, it may affect your use of our Service.



Information from third parties: If we receive personal information about you from a third party, we will protect it as set out in this Privacy Policy. If you are a third party providing personal information about somebody else, you represent and warrant that you have such person's consent to provide the personal information to us.

Correction: If you believe that any information we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, please contact us using the details below. We will take reasonable steps to promptly correct any information found to be inaccurate, incomplete, misleading or out of date.

Complaints: If you wish to make a complaint, please contact us using the contact details below and provide us with full details of the complaint. We will promptly investigate your complaint and respond to you, in writing, setting out the outcome of our investigation and the steps we will take in response to your complaint.

It is our intention to resolve your complaint to your satisfaction. However, if you feel that your complaint has not been satisfactorily addressed or that it is taking too long to resolve your complaint, you are entitled to contact the Office of the Australian Information Commissioner (OAIC), on 1300 363 992 or the other contact details on the OAIC's website (<http://www.oaic.gov.au>), who may investigate your complaint further.

Business change: If there is a change of control in our business or a sale or transfer of business assets, we reserve the right to transfer to the extent permissible at law our user databases, together with any personal information and non-personal information contained in those databases. This information may be disclosed to a potential purchaser under an agreement to maintain confidentiality. We would seek to only disclose information in good faith and where required by any of the above circumstances.

Storage and security

We are committed to ensuring that the personal information we collect is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures, to safeguard and secure personal information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.

We cannot guarantee the security of any information that is transmitted to or by us over the Internet. The transmission and exchange of information is carried out at your own risk. Although we take measures to safeguard against unauthorised disclosures of information, we cannot assure you that the personal information we collect will not be disclosed in a manner that is inconsistent with this Privacy Policy.

Cookies and web beacons

We may use cookies on our online Service from time to time. Cookies are text files placed in your computer's browser to store your preferences. Cookies, by themselves, do not tell us your email



address or other personally identifiable information. However, they do allow third parties, such as Google and Facebook, to cause our advertisements to appear on your social media and online media feeds as part of our retargeting campaigns. If and when you choose to provide our online Service with personal information, this information may be linked to the data stored in the cookie.

We may use the following cookies:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our online Service. They include, for example, cookies that enable you to log into secure areas of our online Service, use a shopping cart or make use of e-billing Service.
- **Analytical/performance cookies.** These are cookies that allow us to recognise and count the number of visitors to our online Service and to see how visitors move around our online Service when they are using them. This helps us to improve the way our online Service works, for example, by ensuring that users find what they are looking for easily.
- **Functionality cookies.** These are used to recognise you when you return to our online Service. These cookies enable us to personalise our content for you and remember your preferences (for example, your choice of language or region).

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our online Service.

We may use web beacons on our online Service from time to time. Web beacons (also known as Clear GIFs) are small pieces of code placed on a web page to monitor the visitor's behaviour and collect data about the visitor's viewing of a web page. For example, web beacons can be used to count the users who visit a web page or to deliver a cookie to the browser of a visitor viewing that page.

We may use Google Analytics to collect and process data. To find out how Google uses data when you use third party websites or applications, please see www.google.com/policies/privacy/partners/ or any other URL Google may use from time to time.

Links to other websites

Our Service may contain links to other websites. We do not have any control over those websites and we are not responsible for the protection and privacy of any personal information which you provide whilst visiting those websites. Those websites are not governed by this Privacy Policy.

Amendments

We may, at any time and at our discretion, vary this Privacy Policy by publishing the amended Privacy Policy on our website. We recommend you check our website regularly to ensure you are aware of our current Privacy Policy.

For any questions or notices, please contact our Privacy Officer at:

Linea Operations Pty Ltd ABN 78 639 332 317

Email: support@acaciamoney.com



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