

Important Privacy Notice for the Ezy-Way Credit Facility™

This Privacy Notice is provided by: Menswear Finance Co Pty Ltd ABN 21 002 677 778 (“EZY-WAY”)

This Privacy Notice contains important information about the collection, use and disclosure of your personal information by Ezy-way. Where personal information is collected, used and disclosed for the same purposes by Ezy-way, the word "we" or "us" is used. Ezy-Way has a contractual arrangement with Retailers to provide the Ezy-Way Credit Facility to approved customers to facilitate Credit purchases of goods and services at a Retail store. By completing the Application Form, you acknowledge and consent to all of the matters set out in this Privacy Notice, including the collection, use and disclosure of your personal information by EZY-WAY.

What personal information is collected

Generally, we collect:

- Information provided in, and during the course of, your application;
- Transactional information when you shop at a retailer store such as, but not limited to, the store(s) you shopped at, when you shopped, your purchases and method of payment;
- Information relating to your Credit Facility account, your ongoing use of that account and your credit limit;
- Information you may provide from time to time through contact with Ezy-Way, Menswear Finance Co Pty Ltd or associated companies and other retailers;
- Information you provide when using your card on our Ezy-Way websites;
- Information held by a service provider (for example, a loyalty program operator, a customer service organisation such as a call centre and others described below under "Who your personal information may be shared with").

Why personal information is collected, used and disclosed

We collect, use and disclose personal information for a number of purposes, including:

- To perform administrative tasks and manage business operations related to the card and any associated loyalty program, including dispute resolution;
- To provide any associated loyalty program;
- To promote and provide benefits associated with the card and discounts to which you are entitled;
- To promote and provide products, services and offers (including special promotions, events, product launches and other special offers and discounts through various communication channels) of Ezy-Way and members of the Ezy-Way and other related entities and other organisations (although, for this purpose, your personal information will only be disclosed to related companies and to service providers as described in this Important Privacy Notice);
- For planning, product and service development, marketing and research purposes;
- For risk assessment modelling;
- For fraud and crime prevention and investigation;
- To comply with legislative and regulatory requirements; and
- To process your application for an Ezy-Way Credit Facility.

Menswear Finance Co Pty. Ltd. may also collect, use and disclose your personal information:

- To assess your application for an Ezy-Way Credit Facility and if it is approved for the establishment and subsequent administration of the Credit facility (see below);
- To provide your personal information to Ezy-Way for the purposes set out in this Privacy Notice; and

If this personal information about you is not provided to us, it may result in Ezy-Way being unable to provide benefits associated with Ezy-Way Credit Facility. Menswear Finance Co Pty. Ltd. will also be unable to process your application, or to establish or administer the Credit Facility.

Collection, use and disclosure by Menswear Finance Co Pty. Ltd. of your Credit application information and other Credit information about you

To assess your application for Credit, Menswear Finance Co Pty. Ltd. may also collect the following information about you in a manner and for purposes that conform with the Privacy Act:

- A Credit report containing personal information about you from a credit reporting agency;
- Information about your commercial activities and commercial credit worthiness from a business or an individual which provides commercial credit worthiness information; and
- Menswear Finance Co Pty. Ltd. may use that report (and information derived from it) and that information to assess your application for credit and for other purposes permitted by the Privacy Act.

Menswear Finance Co Pty. Ltd. may share information about your credit arrangements with any credit providers named by you in this Application Form and any credit providers named in a credit report obtained by Menswear Finance Co Pty. Ltd. issued by a credit reporting agency in a manner and for purposes that comply with the Privacy Act, including to assess your application for credit and your credit worthiness.

Subject to the Privacy Act, Menswear Finance Co Pty. Ltd. may also share information concerning a Credit facility granted to you or the conduct of that credit account.

Who your personal information may be shared with

To perform activities for any of the purposes set out in this Privacy Notice, we may share your personal information with:

- Service providers such as customer service organisations, call centres, data analysts, professional advisers, auditors, organisations providing services and rewards relevant to any associated loyalty program, delivery companies, card manufacturers, mailing organisations; and

Ezy-Way

PO BOX 102, Banksia NSW 2216

Ph: 1300 156 937 |

zero@lowes.com.au | www.lowes.com.au

ACL: 394076 | ABN: 21 002 677 0778

- Other organisations as required or authorised by law, for example, to government or regulatory bodies for the prevention or detection of unlawful activities.

Ezy-Way may also share your personal information with:

- Additional Ezy-Way cardholders or other persons (if any) authorised by you to operate or access your Ezy-Way Credit Facility account;
- Ezy-Way stores, but only for the purpose of facilitating the processing of transactions through electronic switching systems, and for processing payments;
- Program partners for any loyalty program associated with your card, and
- Business partners from time to time for analysis and research purposes and in the development of products and services and promotional offers.

Menswear Finance Co Pty. Ltd. may also share your personal information with:

- Ezy-Way (and this may include, without limitation, sharing of your Ezy-Way Credit Facility credit limit, Ezy-Way Credit Facility numbers and additional cardholder(s) (if any) and other information in order to process your application for an Ezy-Way Credit Facility);
- Credit reporting agencies;
- Other financial institutions and credit providers;
- Your nominated referees, including your employer;
- Additional cardholders or other persons (if any) authorised by you to operate or access your Credit Facility;
- Organisations through whom you choose to make payments to;
- Lowes stores, but only for the purpose of facilitating the processing of transactions through electronic switching systems, and for processing payments; and
- Providers of services related to the card such as statement producers, debt collection agencies and card manufacturers.

Safeguarding personal information

Ezy-Way will take reasonable steps to protect personal information about you, that they hold and transmit, from misuse, loss, unauthorised access, modification and disclosure.

Transfer of your personal information overseas

In some circumstances, for the purposes set out in this Privacy Notice, your personal information may be transferred by

EZY-WAY to organisations located overseas. Where such transfers occur, arrangements will be put in place to protect your personal information.

Access to personal information and further information

You may contact EZY-WAY to request access to or to update your personal information by:

- Contacting Ezy-Way at 242 Princes Highway, Arncliffe, NSW, 2205. Attention: Ezy-Way Privacy;
 - Or calling 1300 156 937
- Information about EZY-WAY Credit Facility and the Privacy Policy for Ezy-Way is available at

<https://www.lowes.com.au/privacy-policy>

Information about additional cardholders and other persons

If you nominate an additional cardholder or provide personal information about any other individual, you must ensure that the person concerned:

- Has read this Privacy Notice and understands its contents; and
- Has agreed to their personal information being collected, used and disclosed in accordance with this Privacy Notice.

Any nominated additional card holder must be over 16 years old and they must agree to this Privacy Notice on their behalf.

Direct marketing opt-out

If you do not want to receive direct marketing information from EZY-WAY, please call the EZY-WAY Customer Service Centre on 1300 156 937 or email zero@lowes.com.au

I consent to Ezy-Way disclosing my personal information to any employer named in the Application Form (or otherwise provided by me to Ezy-Way) to verify information I have provided in respect of an application. I also consent to any such employer disclosing my personal information, including income information, to Ezy-Way for the purpose of Ezy-Way verifying that information.

®EZY-WAY and MENSWEAR FINANCE CO PTY. LTD are trademarks of

Lowes Manhattan Pty Ltd ABN 31 000 307 666. Credit facility management provided by Menswear Finance Co Pty. Ltd. ABN 21 002 677 778, trading as Ezy-Way. Australian Credit Licence number 394076. 242 Princes Highway, Arncliffe, NSW, 2205, Australia.

Ezy-Way

PO BOX 102, Banksia NSW 2216

Ph: 1300 156 937 |

zero@lowes.com.au | www.lowes.com.au

ACL: 394076 | ABN: 21 002 677 0778