

Bravas Privacy Policy

PF BidCo Pty Ltd ABN 35 646 214 262 trading as Bravas (Bravas, we, us, our).

Bravas is bound by the Australian Privacy Principles under the Privacy Act 1988 (Cth) (Privacy Act).

This Privacy Policy sets out how we deal with personal information as well as our legal obligations and rights in respect of that information.

Who is Bravas?

Bravas is the shared services and group management entity for the Bravas Group.

We support our operating brands, including Hunter Premium Funding and Arteva Funding, which provide premium funding services.

Our commitment

Protecting your privacy and the confidentiality of your personal information is important to us, as it's fundamental to the way we conduct business.

Bravas aspires to best practice procedures and has robust systems in place for handling and protecting your personal information.

Privacy Policy – At a glance

We collect, use, disclose and store personal information to support the operation of our business, provide shared services to our related entities, and meet our legal and regulatory obligations.

In summary:

- We collect personal information directly from you, from our related entities, and through our website.
- We use personal information to provide shared services to our related entities, manage risk and compliance obligations, and operate our business.
- We disclose personal information to related entities, service providers, service providers, regulators and professional advisers.
- We may disclose personal information to overseas recipients, including in New Zealand and the United States, and take reasonable steps to ensure it is handled in accordance with this Privacy Policy and the Privacy Act.
- We retain personal information for as long as required for business or legal purposes and then take reasonable steps to destroy or de-identify it.
- You can access or correct your personal information and make a privacy complaint using the contact details set out below.

What is personal information?

Personal information is information or an opinion about an individual who is identified, or who can reasonably be identified, from the information.

What is credit-related information?

Credit-related information is credit information, credit eligibility information and related information.

Credit information is personal information that includes:

- information about an individual, like their name, date of birth and address.
- information about the individual's past experiences with us and other lenders, such as the kinds of credit products the individual has had or sought and how the individual has managed his or her obligations.

Credit eligibility information is information that has been obtained from a credit reporting body, or that has been derived from that information, that is about an individual's credit worthiness.

Collecting personal information

We may collect personal information including credit-related information in connection with:

- providing shared services (such as risk, compliance, technology, finance and administration) to our related entities;
- supporting loan assessment, customer management and collections for premium funding arrangements by our related entities;
- our interactions with you via our website or other business activities.

We generally do not collect sensitive information unless it is reasonably necessary for our functions or activities, or required by law. Where we do, we will obtain your consent where required.

Website and other data tracking

We may collect information about your visit to our website to assist us to measure and improve our website. Examples of information we collect include: date and time of your visit, whether you have previously visited our website or if you used a search engine to find us, and some geographical information about what country and state you are in.

We use website analytics tools to collect visitor information so we can better understand how to improve our products and services for you. These tools use interaction tracking technology in the form of small information files that are placed on a website visitor's

device through their browser when they visit a website. These files may be referred to as 'cookies', 'pixels', 'widgets' or 'scripts'. For information on turning off these files, go to the privacy settings section within your browser.

In addition to these files, website analytics tools use other data collection methods such as appending query strings to an image request. We store website analytics data securely and don't share it with third parties.

We also use third party tracking tools, for example, through Google Ads. These tools enable us to display tailored advertising to you on different websites across the internet based on your prior visits to our website. We don't collect any identifiable information about you through this process.

We also use other external companies for the following purposes:

- for web hosting services for this website.
- to gather non-personal information (using tracking tools) in order to evaluate the website's effectiveness, for example online marketing activities.

Using personal information

As part of providing shared services to our related funding brands, including Hunter Premium Funding and Arteva Funding, we may handle personal information and, where relevant, credit-related information to support functions such as loan assessment, customer management and collections, and to meet our legal and regulatory obligations.

In connection with these activities, and where permitted by law, we may exchange information with those related entities and may disclose relevant information to credit reporting bodies. Further information about how credit information is collected, used and disclosed (including the credit reporting bodies used and your rights) is set out in the privacy policies of the relevant funding brand.

We may use personal information for purposes including:

- providing shared services to our related entities;
- operating, maintaining and improving our systems and infrastructure;
- managing risk, compliance and regulatory obligations;
- research, analytics and business improvement;
- marketing and communications (where permitted by law).

Generally, won't use or disclose your personal information for any purpose other than one:

- that's set out in this Privacy Policy.
- that you would reasonably expect.

- that's required or permitted by law.
- disclosed to you and to which you have consented.

Disclosing personal information

We may disclose your personal information to:

- our related entities (including those that provide premium funding services);
- service providers who support our shared services functions;
- regulators and government bodies where required;
- professional advisers.

We limit the use and disclosure of any personal information we provide to any such third party to the specific purpose for which we supplied it. We also take reasonable steps to ensure these third parties are aware of our privacy obligations and are bound by sufficient confidentiality and privacy obligations with respect to the protection of your personal information.

We may disclose your personal information to our related companies, business partners and service providers located overseas. These recipients may be located in Australia, New Zealand, the United States or other jurisdictions where our service providers operate including global cloud or technology providers. However, if we disclose this information to overseas recipients, we take reasonable steps to ensure that the information is handled consistently with this Privacy Policy and our obligations under the Privacy Act.

Security of personal information

We take all reasonable steps, including by implementing appropriate technical and organisational measures, to ensure that your personal information we hold is protected from:

- misuse, interference and loss.
- unauthorised access, disclosure or modification.

When we no longer require your personal information, including where we're no longer required by law to keep records relating to you, we take reasonable steps to ensure it is destroyed or deidentified.

Accessing your personal information

You may ask for access to the personal information we hold about you at any time by contacting us at enquiries@bravas.com.au. We will respond to your request for access within a reasonable time.

If we refuse to give you access to any of your personal information, we'll provide you with reasons for the refusal and the relevant provisions of the Privacy Act on which we rely to

refuse the access. If you wish to challenge our decision, you may do so by using the contact details noted above.

We may charge you the reasonable cost of providing our response to a request for access to personal information.

Correcting your personal information

Bravas aims to ensure that the personal information, including credit-related information, that we collect, use or disclose is accurate, up to date and complete.

However, if you believe that information we hold about you is incorrect, out of date or incomplete, you can request that we update this information by contacting us at enquiries@bravas.com.au. We'll deal with your request to correct your personal information within a reasonable time.

If we don't agree with the corrections you've requested, we're not obliged to alter your personal information accordingly. However, where we refuse to correct any personal information as requested by you, we'll give you a written notice, which sets out the reasons for our refusal.

Direct marketing and communications

We may use personal information you provide via our website (for example, through enquiries) to respond to you or to provide you with information about Bravas or our group where permitted by law.

We do not generally use or disclose personal information for direct marketing purposes. Where we do, we will comply with applicable laws, including the Spam Act 2003 (Cth), and provide you with a simple means to opt out of receiving such communications.

We do not sell personal information to third parties or disclose personal information to third parties for their own direct marketing purposes.

You may opt out of receiving marketing communications from us at any time by contacting us at enquiries@bravas.com.au.

Questions and complaints

If you have any questions or concerns about this Privacy Policy, or you believe your personal information at Bravas has been interfered with, compromised or isn't adequately protected and wish to lodge a complaint, you may contact Bravas at enquiries@bravas.com.au. Your complaint will be managed and resolved through our internal Privacy Complaints Procedure.

Office of the Australian Information Commissioner

Call 1300 363 992 or visit the [Office of the Australian Information Commissioner](#).

Mailing address:

GPO Box 5288

Sydney NSW 2001

Find out more information on the [How Do I Make a Privacy Complaint page](#).

Which complaints OAIC can deal with on the [What Can I Complain About page](#).

Any of these bodies may forward your complaint to another external dispute resolution body if they consider that the complaint would be better handled by another body.

Contacting us

Our email address is enquiries@bravas.com.au.

Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. The latest version will always be available on our website.

Latest Version: June 2026

Website security

Our website is primarily intended to provide information about Bravas and our group.

Where you interact with our website, we may collect limited personal information such as:

- contact details provided via enquiries;
- technical and usage information collected through cookies and analytics tools.

If you'd like further information regarding privacy in general, the Australian Privacy Principles or credit-related information under Division 3 of Part IIIA of the Privacy Act, please visit the [Office of the Australian Information Commissioner's website](#).

Links to other websites

The linked sites included in this website aren't under the control of Bravas and Bravas isn't responsible for the content of any linked site or any link contained in a linked site, or changes or updates to such sites. Bravas is providing these links to use as a convenience. The inclusion of any link doesn't imply endorsement by Bravas or the site or a relationship with the organisation to which the links are provided.