

PRIVACY & CREDIT REPORTING POLICY



Date: 31 March 2025

Brightwave Partners Ltd UK COMPANY NUMBER 16088057 (Brightwave) is a financial services and management consulting firm specialising in assisting clients achieve their investment and project goals. Brightwave acts as a conduit to a variety of banks, equity firms, hedge funds, legal firms, project specific consultants, planners and marketing agents to secure the best possible terms and rates for clients. Brightwave works directly with its providers to tailor the appropriate product to meet the client's needs.

We know you care how your Personal Information and Credit Information is collected, used and shared. It is important you make an informed choice regarding the information you voluntarily share with us or that may be collected from you when you engage our services or interact with us. We respect your privacy and are committed to keeping your Personal Information and Credit Information safe.

Our Privacy and Credit Reporting Policy (Privacy Policy) explains how we collect, use, share and protect your Personal Information and Credit Information. It applies when we collect data from clients and guests who voluntarily provide it, we request it or when you use our website and/or Brightwave controlled applications accessed and/or used on a mobile, handheld or other wirelessly connected devices (a Website or Application).

WHAT IS YOUR PERSONAL INFORMATION?

Personal Information includes, your name, address, date of birth, telephone number, email address and location, which when used either alone or in combination with other information, a credit provider could be used to identify, contact or locate you.

WHAT IS YOUR CREDIT INFORMATION?

Credit Information is personal credit information about you and includes credit eligibility information, which is collected about you either from you personally, from publicly available information, a credit provider or from a credit reporting body. Credit Information means:

a) Your identification information;

- b) Your consumer credit liability information;
- c) Your repayment history information;
- d) An information request has been made about you by a credit provider, mortgage insurer or trade insurer;
- e) The type of consumer credit or commercial credit being applied for and the amount of credit sought in your application;
- f) Your default information;
- g) Your payment information;
- h) New arrangement information;
- i) Court proceedings information;
- j) your personal insolvency information;
- k) Publicly available information that relates to your activities in Australia and your credit worthiness; and the opinion of a credit provider, you have committed a serious credit infringement in relation to consumer credit.

By disclosing your Personal Information and Credit Information to us either directly and/or by using our Website/s and/or Applications, by submitting an application for credit or agreeing to be a guarantor for an application of credit, you consent to the collection, use and distribution by Brightwave of your Personal Information and Credit Information in accordance with this Privacy Policy (which is expressly incorporated into any applicable application for credit, Website or Application terms of use) and with any applicable legislation such as the Privacy Act 1988 (Cth) (as amended) (the Privacy Act).

This Privacy Policy will be updated from time to time. The version date will be changed following amendments to the Privacy Policy. Please note the date of this Privacy Policy and check it periodically for date changes, as your continued use of our services and/or products either by submitting an application for credit or visiting our Website/s and/or Application/s means you acknowledge, agree to and consent to those changes.

If you require a paper copy of this Privacy Policy, you can contact us in one of the following ways:

Email: concierge@brightwavepartners.co.uk
Post: Brightwave Partners Ltd
U19 1-13 Adler Street
London, E1 1EG
United Kingdom

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WHY WE COLLECT YOUR INFORMATION & HOW WE USE YOUR INFORMATION

Brightwave collects and uses your Personal Information and Credit Information for the following purposes:

- provide you with information about our services and products which includes:
 - making introductions to other credit providers;
 - accepting and processing applications for consumer credit and commercial credit;
 - sending applications for consumer credit and commercial credit to another credit provider to seek approval;
 - acting as agent for other credit providers;
 - assessing applications for credit before submitting them for approval to another credit provider;
 - finance broker advice;
 - facilitating loans for property developers requiring pre-equity finance and/or construction finance, the purchase of investment properties or homes, the purchase of residential, commercial or industrial properties (Our Services);
- respond to requests made for information about Our Services;
- respond to feedback, complaints or comments whether made by phone, electronic means, mail, or in person;
- supply Our Services to you;
- undertake marketing and promotional activities;
- analyse the impact of our advertisements, and promotions;
- meet our internal reporting requirements;
- process employment applications;
- engage contractors;
- provide you with important information relating to a change to our Privacy Policy, our terms and conditions, our Website or an Application;
- conduct market research and product development;
- improve our Website and its functionality;
- identify if you have previously visited the Website and help you auto-populate your information so you don't have to re-type it;
- advise you of a security breach;

- direct marketing to inform you of special offers and promotions
- which may be of interest to you;
- meet our legal and regulatory responsibilities;
- provide location-based functionality in our Website and Application utilising your Location Data for your benefit (for example, locate your closest credit provider);
- contact you by email, SMS or MMS, phone or mail or in any other lawful manner for the purposes set out above.

Brightwave only collects information it considers necessary for the activities of its business. Most of the information collected is obtained directly from you so you will normally be aware of the purpose of its collection. Brightwave does obtain credit reports from credit reporting bodies such as Dun & Bradstreet and Equifax for the purposes of assessing applications for credit submitted by you. Brightwave only uses and discloses your Personal Information and Credit Information for the purposes for which it was originally collected, unless required or authorised by or under law, or if you have consented to the intended use. For the purposes of the Privacy Act we are a credit provider.

HOW WE COLLECT YOUR INFORMATION

Brightwave collects your Personal Information in a number of ways. For example, we collect information when you:

- use our Website or an Application to make an enquiry about Our Services;
- when you request, we send you information on Our Services;
- complete an application for credit;
- complete a finance appointment deed;
- supply information with your applications for credit such as payslips, driver's licence, group certificates, passports, rental agreements, Medicare card, bank statements, contracts of sale, statements of rental income, tax returns, BAS statements, Centrelink Statements, declaration of income forms, statutory declarations of gifted funds;
- post a comment on our Website, Facebook page or an Application;
- use our Website or an Application and this information is captured by Google Analytics;

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- enter into written agreements with us, our agents or third-party service providers;
- send us an email or letter or make a telephone enquiry or complaint;
- when you submit an employment application and through the employment process;
- ask to be included on a mailing list; or
- provide your information to a third party that provides services to us or we supply services to, such as a contractor, agent, our related body corporates, another credit provider or regulatory authorities.

TYPES OF INFORMATION WE COLLECT

We collect the following types of information:

- Name, email address, telephone and fax numbers and delivery details;
- Age;
- Date of birth;
- Gender;
- Marital status and number of dependents;
- Maiden name and mother's maiden name;
- Occupation and employment status;
- Details of your income such as wages, rental income, investment income, government benefits and liabilities such as debts owed, loans, mortgage repayments, credit card limits and debt;
- Assets owned and assets leased or on hire purchase;
- ABN, if you are a contractor or supplier of goods;
- IP Address;
- Credit card details;
- Location Data;
- Device type (iPhone, laptop etc);
- Domain name;
- Web browser, Safari, Firefox, Dolphin;
- Date and time of access to the Website or Application and which website you came from;
- Content of emails;
- Hyperlinks you have clicked;
- Information you post on our Website, Facebook page or your webpage;
- Credit Information and Credit Eligibility Information of individuals and entities who submit an application for credit to us or who offer to be a guarantor for an application for credit; and

- any other information you voluntarily provide to us.

Credit Eligibility Information means:

- a) credit reporting information about you that was disclosed to us by a credit reporting body as permitted by the Privacy Act; or
- b) CP derived information about you.

Credit Provider (CP) derived information about you means any personal information (other than sensitive information) about you:

- a) that is derived from credit reporting information about you, disclosed to us by a credit reporting body under the Privacy Act; and
- b) has any bearing on your credit worthiness; and
- c) is used, has been used or could be used in establishing your eligibility for consumer credit.

Location Data and other information you provide to us or that may be accessed in connection with your use of our Website or our App enables us to offer location-based functionality. We then disclose this information to third parties to enable us to provide this service.

Online Services - When you interact with us or use Our Services online (for example, electronically submit a loan application) you will be submitting the types of information specified above which is needed to assess, process and complete your application for credit.

CREDIT INFORMATION, CREDIT ELIGIBILITY INFORMATION AND CREDIT REPORTING BODY

As part of an application for credit, we may collect both Personal Information, Credit Information and Credit Eligibility Information in relation to you. By providing your Personal Information, Credit Information and Credit Eligibility Information to us you are consenting to our collection, use and disclosure of that information by and to Brightwave, other credit providers and credit reporting bodies (who have an agreement with Brightwave for credit related purposes and/or credit guarantee purposes) for the purposes identified above. The purposes include, without limitation, assessing the credit application and any offer to provide a guarantee,

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making an assessment of credit worthiness, processing the credit application and/or managing the credit.

You also expressly consent to Brightwave collection, use and disclosure of Credit Eligibility Information and CP Derived Information about you for the purposes identified above.

We obtain credit reports from credit reporting bodies such as Dun & Bradstreet (Australia) Pty Ltd (Dun & Bradstreet) and Equifax for the purposes of assessing applications for credit received from individuals and corporate entities and to manage the credit. The credit reports includes information which is used by us and other credit providers in assessing your individual credit worthiness.

The Privacy Act and our agreements with credit reporting bodies require us to provide the credit reporting bodies with Credit Information relating to any application for credit, the credit provided, and any guarantee provided. This includes, providing default information for consumer credit for amounts owing over \$150 that remain unpaid for at least 60 days, (provided certain criteria have been met such as you have been notified in writing of the outstanding debt and requesting payment and payment has not been made), or where you have committed a serious credit infringement.

We provide credit reporting information to Dun & Bradstreet and Equifax who include the information we provide to other credit providers. Dun & Bradstreet and Equifax have their own credit reporting policies as required by the Privacy Act and Privacy (Credit Reporting) Code 2014 (CR Code).

The credit reports contain the following types of CP Derived Information:

- Name, contact details and ABN;
- Registration status, directors, ownership details, related entities and financials if an entity;
- Overall conclusion;
- Credit reference checks;
- Details of trade payments and default on payments;
- Risk Score;
- Past enquiries;
- History and Operations;
- Bank and Finance details;

- Information sources.

Credit reporting bodies may also use your Credit Reporting Information to pre-screen direct marketing by a credit provider. If you do not wish Dun & Bradstreet or Equifax to do this you should contact both organisations and request they not use your Credit Reporting Information for pre-screening.

It is important to note, if you believe you have been or are likely to be the victim of fraud, you should contact Dun & Bradstreet and Equifax and request they not use or disclose your credit reporting information.

A copy of Dun & Bradstreet's privacy and credit reporting policy can be obtained from its website: www.checkyourcredit.com.au or requesting a copy by lodging an on-line request.

Equifax's privacy and credit reporting policy can be obtained from its website: www.Equifax.com.au or requesting a copy by lodging an on-line request.

DIRECT MARKETING

Provision of your Personal Information to us such as an address, email address and/or phone number, means you are consenting to receive direct marketing material from Brightwave, our related bodies corporate, the credit providers for whom we act as agent and third party service providers by way of phone calls, mail, email, SMS text messages, mobile message services (MMS) or instant messaging.

Your Personal Information is disclosed to third parties for the purpose of allowing them to direct market our products and Services to you in the ways described above. We have disclosed the types of third parties that may contact you with direct marketing in the section below headed DISCLOSURE TO THIRD PARTIES AND OTHER USES.

You may opt out of receiving any direct marketing by:

- unsubscribing from the emails, by clicking on the link within the email;
- by Email:
concierge@Brightwaveinvestments.com

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by Post: Brightwave Partners Ltd
U19 1-13 Adler Street
London, E1 1EG
United Kingdom

■ CONSUMER'S SENSITIVE PERSONAL INFORMATION

Sensitive Personal Information includes information relating to race, religious beliefs, trade or professional associations, sexual orientation or health information etc. Brightwave does not usually require consumers to provide Sensitive Personal Information. Occasionally, a consumer may advise us of Sensitive Personal Information but we do not actively seek this information. If you do disclose your Sensitive Personal Information to us, you consent to our collecting, using and disclosing this Sensitive Personal Information for the purpose for which you disclosed it to us and as permitted under the Privacy Act and other relevant laws.

BRIGHTWAVE CONTRACTORS

If Brightwave engages you as a contractor we may collect information relating to your engagement. The types of information that may be collected include details of your qualifications, training records and logs, references, length of engagement, resume, pay rate, salary, bank account details and ABN. By disclosing your Personal Information and Sensitive Personal Information to us you consent to our collecting, using and disclosing this Personal Information and Sensitive Personal Information for the purpose for which you disclosed it to us and as permitted under the Privacy Act and other relevant laws.

EMPLOYMENT APPLICATIONS

If you submit an employment application to us you must submit your Personal Information which will be used to assess your application. We may use third party service providers to assist us in assessing your application and you consent to us disclosing your Personal Information to those third-party service providers when you submit your application. Third party service providers to assist us with the following types of assessment: screening; aptitude tests; human resources management purposes, such as

background checks, undertaking discussions with your referees, medical tests and health assessments.

During the application process you may provide us directly and voluntarily with Sensitive Personal Information. If this occurs you consent to us collecting the Sensitive personal information. Types of Sensitive Personal Information that may be collected during the employment process includes: tax file numbers, race, religion, professional or trade association memberships, health or criminal records.

Brightwave does not collect and/or process any Personal Information or Sensitive Personal Information against the express wishes of an individual, unless Brightwave is required by law to do so.

DISCLOSURE TO THIRD PARTIES & OTHER USES

Brightwave does not use or disclose any Personal Information, Credit Information or Credit Eligibility Information to third parties without your consent and as disclosed in this Privacy Policy or unless required by law. The third parties we choose to work with demonstrate the same level of commitment to your privacy as Brightwave does. Our third-party service providers may occasionally have access to the Personal Information held by us under conditions of confidentiality.

We do not use or pass onto others any Personal Information, Credit Information and Credit Eligibility Information without the consent of the individual(s) concerned and as disclosed in this Privacy Policy or unless required by law. You acknowledge, agree and consent to Brightwave using and disclosing your Personal Information, Credit Information and Credit Eligibility Information to third party credit providers and credit reporting bodies when you submit a credit application to us or offer to be a guarantor to a credit application submitted to us.

Brightwave credit reporting body third party service providers will have access to your Credit Information and you expressly consent to their use, collection and disclosure of your Credit Information and Credit Eligibility Information to other credit providers provided such collection, use and disclosure is in compliance with the Privacy Act and the Credit Code.

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Our third-party service providers are only permitted to use your Personal Information for the purpose for which we supply the information. Your information may be disclosed to the following types of third parties:

- related bodies corporate of Brightwave;
- Brightwave partners or their respective related bodies corporate;
- other credit providers;
- credit reporting bodies;
- employees and contractors;
- web hosting, data housing providers and other IT suppliers;
- third party websites or applications where an interface or hyperlink has been allowed and that information is required to permit a connection to be made to the third-party website or application;
- when we provide location-based services enabled through a third party, we may share data with those services in order to provide the related location-based service or functionality;
- web analytics such as Google or Unica;
- insurers, lawyers, financiers and other professional advisers;
- service providers engaged by Brightwave to provide a particular service on our behalf such as:
 - Brokers and loans processing and valuations agents;
 - advertising, marketing, promotional and printing organisations who produce our marketing and promotional material;
 - mailing houses, postal and delivery services;
 - marketing and research agencies who conduct and analyse our marketing, promotions or competitions and undertake market research and trend analysis;
- entities that process credit card payments;
- Tax Office;
- a Court or to a third party under a subpoena issued by a Court;
- a regulatory authority;
- law enforcement purposes.

Brightwave may disclose Personal Information or Credit Information without the consent of the individual, where the law requires us to make the

disclosure. The types of bodies to whom such a disclosure may be required to be made are:

- Tax Office;
- credit reporting bodies;
- a Court or to a third party under a subpoena issued by a Court;
- a regulatory authority;
- law enforcement purposes.

Brightwave may have a Facebook page and Twitter feed and these may be used to run promotions. If you participate in a promotion via Facebook or Twitter it may result in the collection of your Personal Information occurring directly by the service provider on their website. The promotion will state the policies governing the collection of such information if they should differ from this Privacy Policy.

Our authorised service providers may occasionally have access to aggregate statistics about our customers, sales, traffic patterns, and related Website or Application information. Transfers of aggregate statistics do not involve Personal Information.

If you continue to engage Brightwave services, or to use its Facebook page, Websites and Applications, you are consenting to such disclosures to third parties.

OVERSEAS TRANSFER OF INFORMATION

We may disclose Personal Information, Credit Information, Credit Eligibility Information and/or Sensitive Personal Information (if provided by you) to third party service providers who are located outside Australia.

We use Dropbox, Microsoft 365 and Prime Software Solutions to manage and transmit our data. These software programs use the cloud to store, process and transmit information to locations overseas. The countries we may send your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information to through the use of this software includes the United States (US), Singapore and Hong Kong. Dropbox advises it may store, process and transmit information to many locations around the world but does not specifically advise which countries it uses. Dropbox advises it complies with the EU-US and Swiss –US Safe Harbor

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(Safe Harbor) frameworks and principles. It has certified their compliance, and those certifications can be viewed on their website. Safe Harbor uses TRUSTe which is an independent organisation responsible for reviewing and resolving complaints about its compliance with privacy obligations.

As advised above, we process applications for credit for other credit providers and we send your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information to other credit providers for your application for credit to be approved. The credit providers we send your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information to, may send that information overseas to third parties.

The credit providers that we are aware of, who may send your information overseas are ANZ and Westpac. Both ANZ and Westpac send information to third parties in India. Once your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information is received by the third-party credit providers from us, your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information will be managed in accordance with that third-party credit provider's Privacy and Credit Reporting Policies.

We are not parties to the contractual arrangements between any other party and their overseas third-party service providers and accordingly cannot comment further on those arrangements or be responsible for any breach of the Australian Privacy Principles by overseas third-party service providers who might become recipients of your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information. We believe the third parties we use to store, process and transmit information have appropriate privacy policies in place but we are not able to enforce their compliance with the Privacy Act, the CR Code or any other Australian privacy legislation. Accordingly, section 8.1 of the Australian Privacy Principles will not apply to the disclosure by us (directly or indirectly) of your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information to a third party or to an overseas third party.

By submitting your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information to us and having been advised section 8.1 of the Australian Privacy Principles does not apply to our disclosures of this information either directly or indirectly to overseas third parties, you consent to our disclosure of that information to us and other parties knowing your information may be disclosed to overseas third party service providers over which we have no control to ensure compliance with the Privacy Act, the CR Code or any other Australian privacy legislation.

ANONYMITY AND PSEUDONYMS

You may deal with us anonymously or by using a pseudonym, unless to do so would be considered unlawful or impracticable. We cannot accept a credit application on this basis, however, there may be other circumstances where it is possible to answer your queries anonymously or where you use a pseudonym. Please advise if you wish to deal with us anonymously or by a pseudonym.

COOKIES AND COLLECTION OF NON-PERSONAL INFORMATION

We, or others acting on our behalf, use cookies, web beacons, pixel tags, website Analytics such as Google analytics and other similar technologies to collect non-personal information about you. This occurs when you submit an application electronically or visit our Website or an Application.

The technologies referred to above assist us to better understand how our Websites and Applications are used by our customers. This then helps us improve our products and services to better meet your needs, to personalize your online experience with Brightwave and for general advertising and marketing purposes.

We remove our session cookies at the end of your visit. However, this may not always occur and some cookies placed by Brightwave or its vendors or suppliers (as applicable) may remain on your computer until you remove them.

Your internet browser is most likely set up to accept cookies, but you can set your browser to notify you when you receive a cookie or to block a cookie.

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Please note, that if you block our cookie we may not be able to provide our full services to you as it may prevent, affect or interfere with the functionality on our Website or Application.

OPTING OUT

You may stop receiving communications from Brightwave at any time by contacting us in one of the following ways:

By Email: concierge@brightwavepartners.co.uk

By Post: Brightwave Partners Ltd
U19 1-13 Adler Street
London, E1 1EG
United Kingdom

MERGERS, ACQUISITIONS & INSOLVENCY

Brightwave may decide to sell the whole or part of its business, merge with another business or become insolvent. In these types of circumstances, your Personal Information Credit Information, Credit Eligibility Information and Sensitive Personal Information data may be transferred to a prospective purchaser, an actual purchaser, a merger party or be released to a liquidator or administrator. This information will remain subject to Australian privacy laws and until you are further notified, will remain subject to Brightwave's Privacy Policy.

ACCURACY OF INFORMATION

We take all reasonable steps to ensure the Personal Information, Credit Information and Credit Eligibility Information we hold is accurate, up to date, complete, relevant and is not misleading.

To maintain the integrity of this information, we may contact you on occasion to check your Personal Information, Credit Information or Credit Eligibility Information is still accurate, up to date, complete, relevant and not misleading. If, at any time, you believe any of your Personal Information, Credit Information or Credit Eligibility Information held by us is incorrect, please contact us immediately by:

By Email: concierge@brightwavepartners.co.uk

By Post: Brightwave Partners Ltd
U19 1-13 Adler Street
London, E1 1EG
United Kingdom

If we refuse to correct your information after receiving your written request, you may ask us to include a statement with the information noting your opinion the information is incorrect, out of date, incomplete, irrelevant or misleading. If we refuse to correct your information we will advise you why and how you may complain about the decision.

SECURITY OF INFORMATION

We take all reasonable steps to ensure your Personal Information, Credit Information and Credit Eligibility Information is kept safe from misuse, interference, loss and unauthorised access, modification and disclosure. The electronic database storing your information is protected from unauthorised access and access is restricted to authorised persons. We cannot secure the internet so Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information you send to us via the internet is done so at your own risk.

If Brightwave discovers a security breach, involving your Personal Information, Credit Information or Credit Eligibility Information we may attempt to notify you so you can take appropriate protective steps. You consent to Brightwave contacting you in these circumstances.

Except to the extent liability cannot be excluded under statute, we exclude all liability (including in negligence) for the consequences of any unauthorised access to, disclosure of, misuse of or loss or corruption of your Personal Information, Sensitive Personal Information, Credit Information and Credit Eligibility Information. Nothing in this Privacy Policy restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth). If you become aware of any breach of security involving your Personal Information, Sensitive Personal Information, Credit Information and Credit Eligibility Information, please contact us immediately.

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Brightwave takes all reasonable steps to destroy or permanently de-identify Personal Information, Sensitive Personal Information, Credit Information and Credit Eligibility Information that is no longer needed for a permitted purpose and is not required to be retained by law.

ACCESS TO YOUR PERSONAL INFORMATION AND COMPLAINTS

At all times, Brightwave strives to ensure your Personal Information, Credit Information and Credit Eligibility Information is treated confidentially, and in accordance with the Privacy Act.

If you believe your Personal Information, Credit Information or Credit Eligibility Information has been handled in a way that does not comply with the Privacy Act 1988 (Cth) or the CR Code (only applicable to Credit Information and Credit Eligibility Information), or if you wish to access information that Brightwave holds about you, please contact us.

If you have any questions, concerns or complaints or wish to access the information Brightwave holds about you, please contact us in writing:

By Email: concierge@brightwavepartners.co.uk

By Post: Brightwave Partners Ltd
U19 1-13 Adler Street
London, E1 1EG
United Kingdom

For security reasons, we ask you submit requests for access or complaints regarding your Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information in writing.

We will investigate your complaint, concern or query in a timely and efficient manner and will seek to resolve the issue directly with you.

For complaints made about a breach of Part IIIA of the Privacy Act, (other than section 21T or 21V) or a breach of the CR Code, we will respond within 7 days after the complaint is made by giving the complainant a written notice acknowledging the making of the complaint and setting out who at Brightwave will deal with the complaint.

It may be necessary to consult a credit reporting body or another credit provider about the complaint. We will make a decision and respond to the complaint during the following 30-day period which commences on the date the complaint is made (unless unusual circumstances apply) or such longer period as you may agree to in writing.

We may charge you a fee for accessing your Personal Information, Credit Information and Credit Eligibility Information which will reflect our reasonable costs of retrieving and supplying the information to you.

We may refuse you access to your information. If we do, written reasons for the refusal and the mechanisms available to complain about the refusal will be provided to you. Access can be refused where the information relates to anticipated legal proceedings, the request is frivolous or vexatious or giving access would have an unreasonable impact on the privacy of other individuals.

PUBLIC AREAS

If you disclose information to us through websites or applications including, without limitation, Brightwave Website or Application, or social medium forums or sites such as Facebook, YouTube, Twitter, Pinterest etc. it will be accessible by the general public.

Brightwave has no control over the use of information disclosed in public forums, such as social media forums, platforms, bulletin boards, blogs, wikis, chat rooms, and networking functions of mobile-device applications. Please exercise caution when disclosing your information in these public forums as you are solely responsible for any content you post in public areas of our Websites or Applications.

Content may be posted on our Website and Applications that we do not endorse, support, verify, or agree with and we reserve the right to remove any comments we consider to be offensive, derogatory or otherwise inappropriate.

CHILDREN

Our products and services are not for the use of children and we do not market our Website and Applications to children. If you are under 18 years of age or otherwise require a parent or guardian to consent to the disclosure of your information, you

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should not send any Personal Information, Sensitive Personal Information, Credit Information or Credit Eligibility Information about yourself to us. If we receive Personal Information, Sensitive Personal Information, Credit Information for Credit Eligibility Information from a person under 18 and we become aware of it, we will attempt to delete this information as soon as possible. We do not knowingly collect such information from persons under 18 and do not knowingly pass this information onto third parties.

LINKS TO OTHER SITES

Our Website or Applications may contain links to other Internet sites owned by third parties. We provide these links solely for your convenience and do not expressly or by implication endorse the commentary, products or services included on other Internet sites. If you access third party Internet sites through links or advertising on our Website or Applications and use those products and/or services, you do so at your own risk. Brightwave is not responsible for and cannot control the privacy practices of these other websites or applications. We encourage you to read the privacy policies for these other websites and applications, as they may differ from ours. This Privacy Policy applies solely to Brightwave handling of your Personal Information, Sensitive Personal Information, Credit Information and Credit Eligibility Information which it collects from you directly or is collected through its Website and Applications or from credit reporting bodies and other credit providers.

THE REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK