PRIVACY POLICY

Central Prime Cash & Assets Group Pty Ltd

trading as Central Cash Loans

Version 2.0 | Last updated: 1/7/2026

1. About this policy

Central Prime Cash & Assets Group Pty Ltd (ABN 33 675 857 995), trading as Central Cash Loans ("we", "us", "our"), is committed to protecting your privacy. We are an Authorised Credit Representative (Credit Representative Number 568501) of Shimtec Pty Ltd trading as Sure Cash Finance (Australian Credit Licence 390591).

This policy explains how we collect, use, hold, disclose and protect your personal information. We handle personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). Because we collect and handle credit-related information as part of arranging loans, we treat this information with the higher standard of care those obligations require.

2. What personal information we collect

The personal information we collect depends on your dealings with us. It generally includes:

- identification information — your name, date of birth, residential address, and copies of identity documents (for example driver licence, passport or Medicare card);
- contact details — phone number and email address;
- financial information — income and expenses, employment details, and copies of your bank statements;
- Centrelink information — Centrelink statements and details of any benefits you receive;
- loan application information — the amount and purpose of the loan you are applying for; and
- CCTV images — if you visit our store, images and footage captured by our security cameras.

Some of this information is "sensitive information" under the Privacy Act (for example government benefit details). We only collect sensitive information where it is reasonably necessary for our functions and, where required, with your consent.

3. How we collect your information

We collect personal information directly from you wherever possible — in person at our store, over the phone, by email, or through our online application process. We may also collect information from third parties (such as document verification services) where you have consented or where the law permits. CCTV footage is collected automatically when you enter our premises.

4. Why we collect and use your information

We collect and use your personal information to:

- verify your identity;
- assess, prepare and finalise your loan application on behalf of Sure Cash Finance;
- meet our responsible lending and verification obligations under the National Credit Act;
- comply with our legal obligations, including anti-money laundering and record-keeping laws;
- maintain the safety and security of our staff, customers and premises (CCTV); and
- respond to your enquiries and manage complaints.

If you do not provide the information we ask for, we may be unable to process or finalise your loan application.

5. CCTV and in-store surveillance

Our store is monitored by CCTV for the safety and security of customers and staff and for the prevention and detection of crime. Signage is displayed to notify you that recording is taking place. Footage is stored securely, access is restricted to authorised personnel, and it is retained only for as long as needed for these purposes before being securely deleted 30 days.

6. Who we disclose your information to

We disclose your personal information to:

- Sure Cash Finance (Shimtec Pty Ltd) — the lender that assesses, approves and funds your loan. Once disclosed, your information is also handled under the Sure Cash Finance Privacy Policy;
- service providers and personnel who help us operate our business and process your application — including identity verification and IT providers, and personnel we engage overseas (see section 7) — all of whom are required to protect your information;
- regulators, courts or law enforcement where required or authorised by law; and

We do not sell your personal information.

7. Disclosure outside Australia

To help collect and process the information needed to finalise your loan application, we engage personnel located in Thailand. This means your personal information — including your identification documents, bank statements and Centrelink statements — may be accessed by, or disclosed to, our personnel in Thailand.

We take reasonable steps to ensure that any overseas recipient of your personal information handles it in accordance with the Australian Privacy Principles, including through appropriate contractual protections and access controls.

Because these recipients are located outside Australia, they may not be subject to the Australian Privacy Principles or to laws that protect personal information in a substantially similar way. By providing your personal information to us, you acknowledge this and consent to the disclosure of your personal information to overseas recipients on that basis. Where you provide this consent, Australian Privacy Principle 8.1 does not apply to the disclosure.

8. Credit-related information

The loan you apply for is provided by Sure Cash Finance, which is the credit provider responsible for credit reporting activities (such as obtaining a credit report or listing default information) under Part IIIA of the Privacy Act. Those activities, and how your credit information is handled, are described in the Sure Cash Finance Privacy Policy. We collect and pass on the information needed to support your application.

9. How we keep your information secure

We take the security of your information seriously and take reasonable steps to protect it from misuse, loss, and unauthorised access, modification or disclosure. Our measures include:

- storing electronic information on secure, access-controlled systems;
- keeping physical documents in a secure location with restricted access;
- securely shredding hard-copy documents that contain personal information once they are no longer required; and

- routinely and securely deleting emails that contain sensitive documents (such as identification, bank statements and Centrelink statements) once they have been actioned.

10. How long we keep your information

We keep personal information only for as long as it is needed for the purposes described in this policy, or as required by law. Credit and loan-related records must generally be kept for a minimum period under the National Credit Act. When information is no longer required, we destroy or de-identify it securely.

11. Accessing and correcting your information

You may request access to the personal information we hold about you, and ask us to correct it if it is inaccurate, out of date or incomplete. To make a request, please contact us using the details in section 13. We will respond within a reasonable time. In some cases we may need to verify your identity, and there are limited situations where the law allows us to decline a request — if so, we will explain why in writing.

12. Complaints

If you believe we have breached your privacy, please contact us first (see section 13) so we can investigate and respond. We will acknowledge your complaint promptly and aim to resolve it fairly.

If you are not satisfied with our response, you may complain to the Office of the Australian Information Commissioner (OAIC):

Office	Office of the Australian Information Commissioner (OAIC)
Phone	1300 363 992
Website	www.oaic.gov.au
Mail	GPO Box 5288, Sydney NSW 2001

For complaints relating to your loan or credit application, you can also contact the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or at www.afca.org.au.

13. Contact us

Privacy contact	Central Cash Loans [Panchaporn Rangseetaweesin / Director]
Address	Shop 643, 40–44 Campbell Street, Haymarket NSW 2000
Phone	02 8044 1426 / 0492 456 456
Email	Info@centralcashloans.com.au
Website	centralcashloans.com.au

14. Changes to this policy

We may update this policy from time to time. The current version will always be available on our website, and the “last updated” date at the top shows when it was last changed.

This document is a template prepared for Central Cash Loans and should be reviewed and approved by the licensee (Sure Cash Finance) and a qualified compliance or legal adviser before publication. Highlighted items must be confirmed and completed.