Terms and Conditions & Privacy Policy

Last updated: 26 March 2026

Please read these Terms and Conditions and the Privacy Policy carefully before using LendForGood.

In these Terms and Conditions and in the Privacy Policy, the use of the terms 'We / Us / Our / LendForGood' refers to LendForGood Pty Ltd of 1 Brockenshire Street, Clifton Hill 3068, Victoria, Australia. The use of the terms 'You / Your / User' refers to any natural or legal person who applies for and / or holds a LendForGood User Account on their own behalf and / or on behalf of another natural or legal person.

These Terms and Conditions and the Privacy Policy cover Your use of the LendForGood platform and, where applicable, any and all third party platforms that LendForGood may use on Your behalf to establish, manage and administer Your User account.

Interpretation guidance and definitions can be found at the end of this document.

Terms and Conditions of Use

Introduction

These are the Terms and Conditions governing the use of LendForGood and when You accept them they form an agreement that operates between You and LendForGood. These Terms and Conditions set out the rights and obligations of LendForGood and all Users regarding the operation and use of LendForGood.

Your access to and use of LendForGood is conditioned upon Your acceptance of and compliance with these Terms and Conditions. These Terms and Conditions apply to all registered Users of LendForGood.

By using LendForGood You agree to be bound by these Terms and Conditions. If You disagree with any part of these Terms and Conditions then You should not use LendForGood.

Your use of LendForGood is also conditioned by Your acceptance of and compliance with our Privacy Policy. Our Privacy Policy describes Our policies and procedures on the collection, use and disclosure of Your personal information when You use LendForGood and tells You about Your privacy rights and how the law protects You. Please read Our Privacy Policy carefully before accepting these Terms and Conditions.

When You accept these Terms and Conditions, You agree that:

- You are above the age of 18
- You acknowledge and agree to the Terms and Conditions and are willing to be bound by them

- You acknowledge and agree to Our Privacy Policy and are willing to be bound by it

Statement of Values and Expected Behaviours

When You use LendForGood, You acknowledge and accept the following values and behaviours expected of all Users:

- LendForGood is a community of people and organisations that are collectively committed to working together to provide and exchange capital and other related services for the benefit of enterprises that are delivering or preparing to deliver acceptable and demonstrable positive impacts for the benefit of people and the planet.
- All Users of LendForGood are considered part of the LendForGood community, and all members of this community are expected to uphold their best endeavours to act with complete candour, total honesty and full transparency when engaging in relationships and transactions enabled by LendForGood.
- All Users of LendForGood acknowledge and accept that when they use LendForGood they exercise their own judgement and make their choices independently and entirely at their own risk.

If We know or suspect that any User is failing to comply with or at risk of failing to comply with the values and behaviours, We may immediately suspend or terminate their LendForGood User Account. If We suspend or terminate Your LendForGood User Account, We will notify You immediately, providing our reasons. You may then engage with Us to further understand Our reasons and work with us to negotiate the reinstatement of Your LendForGood User Account, including any additional terms and conditions We may require You to accept.

Acknowledgment

By establishing Your User Account You acknowledge that you understand that LendForGood, acting solely as a transaction agent, is not:

- Offering or recommending any financial products to You
- Investing any money or taking any financial risk on Your behalf
- Undertaking any due diligence assessments of the risk of any Impact Loan
- Responsible for reporting on the impact of enterprises that You lend to
- A provider of financial services, or regulated or licensed under any financial services rules

LendForGood retains the right, at its sole discretion, to accept, decline, suspend, remove or impose conditions on the listing of any borrower, loan opportunity or campaign on the Platform. In exercising this discretion, LendForGood may consider factors including alignment with its mission and impact objectives, legal and regulatory requirements, sector exposure, risk management considerations, and protection of the integrity and reputation of the Platform and its community.

Limitation of Liability

All Users of LendForGood use Our platform entirely at their own risk. This includes but is not limited to any and all lending transactions that You participate in. By accepting these Terms and Conditions, You acknowledge and accept that LendForGood does not actively promote, recommend, advise or otherwise actively induce You to participate in any lending transactions. You acknowledge and accept that You exercise Your own judgement and make Your own choices independently when using the Platform, and / or that You will seek or have sought independent financial advice about Your use of the Platform.

You acknowledge that You understand and accept the financial risks and potential implications of participating in lending transactions, including that You may lose money or not receive expected returns. LendForGood uses its best endeavours to supervise and maintain the values of the Platform and the expected behaviours of all Users, but LendForGood does not in any way or circumstances guarantee repayments or returns due to You.

To the maximum extent permitted by applicable laws, in no event shall LendForGood or its suppliers be liable for any special, incidental, indirect, or consequential damages whatsoever (including, but not limited to, damages for loss of profits, loss of data or other information, for business interruption, for personal injury, loss of privacy arising out of or in any way related to the use of or inability to use LendForGood, including any third-party software and/or third-party hardware used by LendForGood, or otherwise in connection with any provision of these Terms and Conditions), even if LendForGood or any supplier has been advised of the possibility of such damages and even if the remedy fails of its essential purpose.

Some jurisdictions do not allow the exclusion of implied warranties or limitation of liability for incidental or consequential damages, which means that some of the above limitations may not apply. In these jurisdictions, each party's liability will be limited to the greatest extent permitted by law.

Your LendForGood User Account

By establishing a LendForGood User Account, You warrant that You are legally capable of entering into binding contracts on Your own behalf or on behalf any person or legal entity that You represent.

Your Information

For Us to create a LendForGood User Account that enables You to use LendForGood You may be asked to supply certain information about You including, without limitation, Your name, Your email address, Your physical address, Your phone number, and Your bank account details.

So that We can comply with Know Your Customer (KYC) and Anti Money Laundering (AML) laws, when We are creating Your LendForGood User Account You will be directed to an independent third party service provider that will verify Your identity on our behalf. As part of this process, You will be asked to provide further identification information such as (but not limited to) Your driver licence details, Your passport details, Your National ID Card details, Your Residence Permit details and, if required, Your formal authority to act on behalf of someone else or a legal entity. The third party service provider may also require You to generate a video and / or photo of Your face to support the verification process.

This further identification information will be used solely to verify Your identity and will not be directly accessed or retained by LendForGood. If We cannot verify Your identity for the purposes of KYC and AML laws, We may seek further information from You and / or cancel the creation of Your LendForGood User Account.

You represent and warrant that: (i) You have the legal right to use any payment method(s) used in connection with Your use of LendForGood; and that (ii) the information You supply to us is true, correct and complete.

By submitting such information, You grant us the right to provide the information to third parties for the purposes of establishing, managing and administering Your LendForGood User Account and processing any payments due to or from You as a consequence of Your use of LendForGood.

Our Cancellation Rights

We reserve the right to refuse or cancel Your request for a LendForGood User Account at any time for certain reasons including but not limited to:

- Failure to verify Your identity
- Errors in the description of our prices for the Platform
- Errors in Your LendFor Good User Account subscription

Once Your LendForGood User Account is established, We reserve the right to suspend Your LendForGood User Account at any time if fraud, or any unauthorised or illegal transaction is reasonably suspected. We reserve the right to suspend Your LendForGood User Account if we know or suspect Your use of LendForGood is not compliant with the above Statement of Values and Expected Behaviours.

Your Cancellation Rights

You may cancel Your request to establish a LendForGood User Account at any time before Your LendForGood User Account is established.

Once Your LendForGood User Account is established, You may only request Us to cancel Your LendForGood User Account if there are no payments due to or from You arising from Your use of LendForGood, and You are not participating in any active transactions.You may request Us to suspend Your LendForGood User Account if You reasonably suspect Your LendForGood User Account has been unlawfully accessed, used without authorisation, or otherwise misused.

Availability, Errors and Inaccuracies

We are constantly updating and improving LendForGood. As such, use of LendForGood may be temporarily mispriced, described inaccurately, or unavailable, and We may experience delays in updating information regarding LendForGood and in Our advertising on other Websites or other media.

We cannot and do not guarantee the accuracy or completeness of any information, including prices, specifications, availability, and services. We reserve the right to change or update information and to correct errors, inaccuracies, or omissions at any time without prior notice.

Pricing Policy

We reserve the right to revise Our prices for using LendForGood at any time prior to the establishment of Your LendForGood User Account.

Our prices may be revised subsequent to the establishment of Your LendForGood User Account. In the event that We revise Our prices for using LendForGood, We will notify You in writing, and You will have the right to cancel Your LendForGood User Account in line with Your Cancellation Rights described above.

Payments

You must comply with all of the terms of any payments required from You as a result of You using LendForGood.

All payment methods and details are subject to validation checks, and authorisation by Your payment provider where this is necessary. You must ensure that Your payment methods and details are accurate and current at all times. If We do not receive validation and / or authorisation of Your payment methods and details, We will not be liable for any delay or loss caused to You by the processing of any payments required to or from You as a result of You using LendForGood.

LendForGood Is The Transaction Agent For Payments

LendForGood is only the transaction agent for payments between Users participating in LendForGood loans. LendForGood facilitates and tracks the movement of funds on behalf of Users participating in LendForGood loans and is not a party to any loan.

Users Bear Foreign Exchange Risks And Transaction Costs

Payments made by Users for accessing and using LendForGood, as well as for participating in loans, may involve foreign currency or other transaction costs, depending on where You live and the banking and financial services You use. As a transaction agent, LendForGood does not bear foreign exchange risks on behalf of Users, or cover any transaction costs that Users may incur when exchanging, sending and receiving funds when using LendForGood.

User Account Accuracy and Safety

You must provide Us with information that is accurate and complete at the time You establish Your LendForGood User Account.

You are responsible for safeguarding the password that You use to access LendForGood and for any transactions, activities or actions authorised under Your password.

You agree not to disclose Your password to any third party. You must notify Us immediately upon becoming aware of any breach of security or unauthorised use of Your LendForGood User Account.

You may not use as a Username the name of another person or entity or that is not lawfully available for use, a name or trademark that is subject to any rights of another person or entity other than You without appropriate authorisation, or a name that is otherwise offensive, vulgar or obscene.

Content

Your Right to Post Content

When LendForGood allows You to post Content to Your LendForGood User Account, You are responsible for the Content that You post, including its legality, reliability, and appropriateness. This includes all Content that is associated with establishing and managing a loan on LendForGood.

You must ensure that all Content You post is consistent with these Terms and Conditions and the Privacy Policy, including the above Statement of Values and Expected Behaviours.

By posting Content to Your LendForGood User Account, You grant Us the right and license to use, modify, publicly perform, publicly display, reproduce, and distribute such Content on and through LendForGood and any other Website or media used by Us to support or promote LendForGood. You retain any and all of Your rights to any Content You submit, post or display on or through LendForGood and You are responsible for protecting those rights. You agree that this license includes the right for Us to make Your Content available to other Users of LendForGood, who may also use Your Content subject to these Terms.

You represent and warrant that: (i) the Content is Yours (You own it) or You have the right to use it and grant Us the rights and license as provided in these Terms and Conditions, and (ii) the posting of Your Content on or through LendForGood does not violate the privacy rights, publicity rights, copyrights, contract rights or any other rights of any person.

Content Restrictions

We are not responsible for the content of any User. You expressly understand and agree that You are solely responsible for the Content and for all Content-related activity that occurs under Your LendForGood User Account, whether done so by You or any authorised third party using Your User Account.

You may not transmit any Content that is misleading, unlawful, offensive, upsetting, intended to disgust, threatening, libellous, defamatory, obscene or otherwise objectionable. Examples of such objectionable Content include, but are not limited to, the following:

- Wilfully dishonest statements and misrepresentations.
- Unlawful or promoting unlawful activity.
- Defamatory, discriminatory, or mean-spirited content, including references or commentary about religion, race, sexual orientation, gender, national/ethnic origin, or other targeted groups.
- Spam, machine, AI – or randomly – generated, constituting unauthorised or unsolicited advertising, chain letters, any other form of unauthorised solicitation, or any form of lottery or gambling.
- Containing or installing any viruses, worms, malware, trojan horses, or other content that is designed or intended to disrupt, damage, or limit the functioning of any software, hardware or telecommunications equipment or to damage or obtain unauthorised access to any data or other information of a third person.
- Infringing on any proprietary rights of any party, including patent, trademark, trade secret, copyright, right of publicity or other rights.
- Impersonating any person or entity including LendForGood and its employees or representatives.
- Violating the privacy of any third person.
- False information and features.

We reserve the right, but not the obligation, to, in our sole discretion, determine whether or not any Content is appropriate and complies with these Terms and Conditions and the Privacy Policy, and to refuse or remove this Content. We further reserve the right to make formatting and edits and change the manner of any Content to make it compliant. We can also limit or revoke Your use of LendForGood if You post objectionable or non-compliant Content.

As We cannot control at all times all content posted by Users and/or third parties on LendForGood You agree to use LendForGood at Your own risk. You understand that by using LendForGood You may be exposed to content that You may find offensive, indecent, incorrect or objectionable, and You agree that under no circumstances will LendForGood be liable in any way for any Content, including any errors or omissions in any Content, or any loss or damage of any kind incurred as a result of Your use of any Content.

Content Backups

Although regular backups of Content are performed, We do not guarantee there will be no loss or corruption of data.

Corrupt or invalid backup points may be caused by, without limitation, Content that is corrupted prior to being backed up or that changes during the time a backup is performed.

We will provide support and attempt to troubleshoot any known or discovered issues that may affect the backups of Your Content. But You acknowledge that We have no liability related to the integrity of Your Content or the failure to successfully restore Your Content to a usable state.

You agree to maintain a complete and accurate copy of any of Your Content in a location independent of LendForGood.

Copyright Policy

Intellectual Property Infringement

We respect the intellectual property rights of others. It is Our policy to respond to any claim that Content posted on the Platform infringes a copyright or other intellectual property infringement of any person.

If You are a copyright owner, or authorised on behalf of one, and You believe that the copyrighted work has been copied in a way that constitutes copyright infringement that is taking place through LendForGood, You must submit Your notice in writing via email at hello@lendforgood.io and include in Your notice a detailed description of the alleged infringement.

You may be held accountable for damages (including costs and legal fees) for misrepresenting that any Content is infringing Your copyright.

DMCA Notice and DMCA Procedure for Copyright Infringement Claims

If You are based in the US, You may submit a notification pursuant to the *Digital Millennium Copyright Act* (DMCA) by providing Us with the following information in writing (see 17 U.S.C 512(c)(3) for further detail):

- An electronic or physical signature of the person authorised to act on behalf of the owner of the copyright's interest.
- A description of the copyrighted work that You claim has been infringed, including the URL (i.e., Web page address) of the location where the copyrighted work exists or a copy of the copyrighted work.
- Identification of the URL or other specific location on the Service where the material that You claim is infringing is located.
- Your address, telephone number, and email address.
- A statement by You that You have a good faith belief that the disputed use is not authorised by the copyright owner, its agent, or the law.
- A statement by You, made under penalty of perjury, that the above information in Your notice is accurate and that You are the copyright owner or authorised to act on the copyright owner's behalf.

You can contact Us via email at hello@lendforgood.io. Upon receipt of a notification, We will take whatever action, in our sole discretion, that We deem appropriate, including removal of the challenged content from LendForGood..

Intellectual Property

LendForGood and its original content (excluding Content provided by You or other Users), its features and functionality are and will remain the exclusive property of LendForGood and its licensors.

LendForGood is protected by national and international copyright, trademark, and other laws wherever they exist.

Our trademarks and branding may not be used in connection with any product or service without the prior written consent of LendForGood.

Your Feedback to Us

You assign all rights, title and interest in any Feedback You provide Us. If for any reason such assignment is ineffective, You agree to grant Us a non-exclusive, perpetual, irrevocable, royalty free, worldwide right and license to use, reproduce, disclose, sub-license, distribute, modify and exploit such Feedback without restriction.

Links to Other Websites

LendForGood may contain links to third-party Websites or services that are not owned or controlled by LendForGood.

We have no control over, and assume no responsibility for, the content, privacy policies, or practices of any third-party Websites or services. You further acknowledge and agree that We shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such content, goods or services available on or through any such Websites or services.

We strongly advise You to read the terms and conditions and privacy policies of any third-party Websites or services that You visit.

Suspension and Termination

We may suspend or terminate Your LendForGood User Account immediately, without prior notice or liability, for any reason whatsoever, including without limitation if You breach these Terms and Conditions.

Upon suspension or termination, Your right to use the Platform will cease immediately.

If You wish to terminate Your LendForGoodUser Account, You may only do so in accordance with Your Cancellation Rights as described above.

"AS IS" and "AS AVAILABLE" Disclaimer

LendForGood is provided to You "AS IS" and "AS AVAILABLE" and with all faults and defects without warranty of any kind. To the maximum extent permitted under applicable law, LendForGood, on its own behalf and on behalf of its Affiliates and their respective licensors and service providers, expressly disclaims all warranties, whether express, implied, statutory or otherwise, with respect to LendForGood, including all implied warranties of merchantability, fitness for a particular purpose, title and non-infringement, and warranties that may arise out of course of dealing, course of performance, usage or trade practice. Without limitation to the foregoing, LendForGood provides no warranty or undertaking, and makes no representation of any kind that LendForGood will meet Your requirements, achieve any intended results, be compatible or work with any other software, applications, systems or services, operate without interruption, meet any performance or reliability standards or be error free or that any errors or defects can or will be corrected.

Without limiting the foregoing, neither LendForGood nor any of Our service providers make any representation or warranty of any kind, express or implied: (i) as to the operation or availability of LendForGood, or the information and content included therein; (ii) that LendForGood will be uninterrupted or error-free; (iii) as to the accuracy, reliability, or currency of any information or content provided through LendForGood; or (iv) that LendForGood, its servers, the content, or e-mails sent from or on behalf of LendForGood are free of viruses, scripts, trojan horses, worms, malware, timebombs or other harmful components.

Some jurisdictions do not allow the exclusion of certain types of warranties or limitations on applicable statutory rights of a consumer, so some or all of the above exclusions and limitations may not apply to You. But in such a case the exclusions and limitations set forth in this section shall be applied to the greatest extent enforceable under applicable law.

Governing Law

The federal laws of Australia, excluding its conflicts of law rules, shall govern these Terms and Conditions and Your use of LendForGood. Your use of LendForGood may also be subject to other local, state, national, or international laws, as any case may require.

Dispute Resolution

If You have any concern or dispute about LendForGood, You agree to first try to resolve the dispute informally by contacting Us at hello@lendforgood.io.

Severability and Waiver

Severability

If any provision of these Terms and Conditions and the Privacy Policy is held to be unenforceable or invalid, such provision will be changed and interpreted to accomplish the objectives of such provision to the greatest extent possible under applicable law and the remaining provisions will continue in full force and effect.

Waiver

Except as provided herein, the failure to exercise a right or to require performance of an obligation under these Terms and Conditions and the Privacy Policy shall not affect a party's ability to exercise such right or require such performance at any time thereafter nor shall the waiver of a breach constitute a waiver of any subsequent breach.

Translation Interpretation

If these Terms and Conditions or the Privacy Policy have been translated when We have made them available to You, You agree that the original English text shall prevail in the case of a dispute.

Changes to These Terms and Conditions

We reserve the right, at Our sole discretion, to modify or replace these Terms and Conditions and the Privacy Policy at any time. If a revision is material We will make reasonable efforts to provide at least 30 days' notice prior to any new terms taking effect. What constitutes a material change will be determined at Our sole discretion.

By continuing to access or use LendForGood after any revisions become effective, You agree to be bound by the revised terms. If You do not agree to the new terms, in whole or in part, please notify us in writing via email to hello@lendforgood.io and stop using LendForGood by acting in accordance with Your Cancellation Rights described above.

Contact Us

If You have any questions about these Terms and Conditions, You can contact us:

- By email: hello@lendforgood.io

Privacy Policy

Last updated: 7 September 2024

Introduction

LendForGood uses a range of Third Party Software. The software creates data about LendForGood and its Users.

LendForGood is the owner of all of the data created through the use of LendForGood. Third Party software providers are the controllers and managers of this data as LendForGood's agents.

This Privacy Policy describes how We collect, use, and store the personal information of Users. This Policy applies to all of the User and other data owned by LendForGood. collected, used and stored by the Platform.

By using LendForGood, You accept the terms of this Privacy Policy, and consent to our collection, use, disclosure, and retention of Your information as described in this PrivacyPolicy.

If You are using the Platform from within the EU, please see our Notice to EU Data Subjects below for our legal bases for processing and transfer of Your data.

What We collect

Information We collect from You may include:

- Identity information, such as Your first name, last name, username or similar identifier, title, date of birth and gender;
- Contact information, such as Your postal address, email address and telephone number;
- Profile information, such as Your username and password, interests, preferences, feedback and survey responses;
- Feedback and correspondence, such as information You provide in Your responses to surveys, when You participate in market research activities, report a problem, receive customer support or otherwise correspond with us;
- Financial information, such as Your bank account number and bank routing number, financial assets holdings, or Your credit card or other payment card details;
- Transaction information, such as details about loans You participate in by using LendForGood;
- Usage information, such as information about how You use LendForGood and interact with Us.

During the creation of Your LendForGood User Account, formal identification information will also be collected from You to enable Us to comply with Anti-Money Laundering (AML) laws and Know-Your-Customer (KYC) requirements. This information will be collected by a third party service provider that will verify Your identity on Our behalf. Examples of the kinds of formal identification information that may be collected from You include but are not limited to:

- Your Driver Licence details
- Your Passport Details
- Your National ID Card details
- Your Residence Permit details and, if required,
- Your formal authority to act on behalf of someone else or a legal entity.

During the ID verification process, You may also be required to to generate a video and / or photo of Your face to support the verification process.

Please note that LendForGood does not collect or hold this information, meaning that the Privacy Policy of the third party service provider will apply to this information

We may acquire information about You from other third party sources and We may add this to information We get from Your use of LendForGood. For example, when registering a LendForGood User Account, You may have the option of using a single sign-on account ("SSO"). With an SSO, You can sign up for various different services and platforms with a single account. LendForGood may offer You the opportunity to use SSO services used by third parties like Google and UBS. If so, the Privacy Policies and Terms of Use of Your SSO service provider would apply to the registration and use of these SSO services. This means that data associated with Your registration for and the use of these SSO services are beyond Our control.

We may automatically record certain information about how You use LendForGood (We refer to this information as "Log Data"). Log Data may include information such as a User's Internet Protocol (IP) address, device and browser type, operating system, the pages or features of LendForGood to which a User browsed and the time spent on those pages or features, the frequency with which LendForGood is used by a User, search terms, the links on LendForGood that a User clicked on or used, and other statistics. We use this information to administer LendForGood and We analyse (and may engage third parties to analyse) this information to improve and enhance LendForGood, for example, by expanding its features and functionality and tailoring it to Our Users' needs and preferences.

We may use cookies, local storage or similar technologies to analyse trends, administer LendForGood, track User movements around LendForGood, and to gather demographic information about our User base as a whole. Users can control the use of cookies and local storage at the individual browser level. For more information, please see our Cookies Policy.

We also may use Google Analytics to help us offer You an optimised User experience. You can find more information about Google Analytics' use of Your personal data here: https://www.google.com/analytics/terms/us.html.

Use of personal information

To provide LendForGood

We will use Your personal information in the following ways:

- To enable You to access and use LendForGood through Your LendForGood User Account
- To process and complete transactions, and send You related information, including transaction confirmations and related material
- To send information, including confirmations, technical notices, updates, security alerts, and support and administrative messages.

To comply with law

We will use Your personal information as We believe necessary or appropriate to comply with any and all applicable laws, lawful requests and legal processes, such as to respond to subpoenas or requests from government authorities.

To communicate with You

We will use Your personal information to communicate with You about LendForGood and matters related to Your use of the LendForGood.

To optimise LendForGood

We will use Your personal information to operate, maintain, and improve LendForGood. We may also use Your information to respond to Your comments and questions regarding LendForGood, and to provide You and other Users with general customer service.

With Your consent

We will only otherwise use or share Your personal information with Your consent, such as when You allow or instruct us to take a specific action with respect to Your personal information.

For compliance, fraud prevention, and safety

We will use Your personal information to protect, investigate, and deter against fraudulent, unauthorised, or illegal activity.

Sharing of personal information

We will not share the personal information that You provide us with other organisations without Your express consent, except as described in this Policy. We disclose personal information to Third Parties under the following circumstances:

- Affiliates. We may disclose Your personal information to our subsidiaries and corporate affiliates (i.e. our family of companies that are related by common ownership or control) for purposes consistent with this Privacy Policy.
- Business Transfers. We may share personal information when We do a business deal, or negotiate a business deal, involving the sale or transfer of all or a part of our business or assets. These deals can include any merger, financing, acquisition, or bankruptcy transaction or proceeding.
- Compliance with Laws and Law Enforcement, Protection and Safety. We may share personal information for legal, protection, and safety purposes.
    - We may share information to comply with laws, including AML and KYC requirements.
    - We may share information to respond to lawful requests and legal processes.
    - We may share information to protect the rights and property of LendForGood, our agents, customers, and others. This includes enforcing our agreements, policies, and terms of use.
    - We may share information in an emergency. This includes protecting the safety of our employees and agents, our customers, or any person.
- Professional Advisors and Service Providers. We may share information with those who need it to do work for us. These recipients may include third party companies and individuals to administer and provide services on our behalf (such as payment processing, customer support, hosting, email delivery and database management services), as well as lawyers, bankers, auditors, and insurers.
- Other. You may permit us to share Your personal information with other companies or entities of Your choosing. Those uses will be subject to the privacy policies of the recipient entity or entities.

We may also share aggregated and/or anonymised data with others for their own uses.

International transfer

Your personal information may be transferred to or from locations outside of Your state, province, country or other governmental jurisdiction where privacy laws may not be as protective as those in Your jurisdiction.

EU Users should read the important information provided below about transfer of personal information outside of the European Economic Area (EEA).

How information is secured

We retain information We collect as long as it is necessary and relevant to fulfil Your use of LendForGood and the other purposes defined in this Privacy Policy. In addition, We retain personal information to comply with applicable law where required, prevent fraud, resolve disputes, troubleshoot problems, assist with any investigation, enforce our Terms and Conditions of Use, and other actions permitted by law. To determine the appropriate retention period for personal information, We consider the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorised use or disclosure of Your personal information, the purposes for which We process Your personal information and whether We can achieve those purposes through other means, and the applicable legal requirements.

In some circumstances We may anonymise Your personal information (so that it can no longer be associated with You). In which case We may use this information indefinitely without further notice to You.

We employ industry standard security measures designed to protect the security of all information submitted through LendForGood. However, the security of information transmitted through the internet can never be guaranteed. We are not responsible for any interception or interruption of any communications through the internet or for changes to or losses of data. Users of LendForGood are responsible for maintaining the security of any password, biometrics, User ID or other form of authentication involved in obtaining access to password protected or secure areas of LendForGood. In order to protect You and Your data, We may suspend Your use of the LendForGood, without notice and pending an investigation, if any breach of security is suspected.

Information choices and changes

Accessing, Updating, Correcting, and Deleting Your Information

You may access information that You have voluntarily provided through Your User Account on LendForGood, and to review, correct, or delete it by sending a request to hello@lendforgood.io. You can request to change contact choices, opt-out of Our sharing with others, and update Your personal information and preferences.

Tracking Technologies Generally

Regular cookies may generally be disabled or removed by tools available as part of most commercial browsers, and in some instances blocked in the future by selecting certain settings. For more information, please see our Cookies Policy.

Google Analytics

You may exercise choices regarding the use of cookies from Google Analytics by going to https://tools.google.com/dlpage/gaoptout and downloading the Google Analytics Opt-out Browser Add-on.

Contact information

We welcome Your comments or questions about this Privacy Policy, and You may contact us at: hello@lendforgood.io

Changes to this Privacy Policy

We may change this Privacy Policy at any time. We encourage You to periodically review this page for the latest information on our privacy practices. If We make any changes, We will change the Last Updated date above.

Any modifications to this Privacy Policy will be effective upon our posting of the new terms and/or upon implementation of relevant changes to LendForGood (or as otherwise indicated at the time of posting). In all cases, Your continued use of LendForGood after the posting of any modified Privacy Policy indicates Your acceptance of the terms of the modified Privacy Policy.

Notice to California residents

Under California Civil Code Section 1789.3, California Users are entitled to the following consumer rights notice:

> *California residents may reach the Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs by mail at 1625 North Market Blvd., Sacramento, CA 95834, or by telephone at (916) 445-1254 or (800) 952-5210.*

This section provides additional details about the personal information We collect about California Users and the rights afforded to them under the *California Consumer Privacy Act* or "CCPA."

For more details about the personal information We collect from You, please see the "What We Collect" section above. We collect this information for the business and commercial purposes described in the "Use of Personal Information" section above. We share this information with the categories of third parties described in the "Sharing of Personal Information" section above. LendForGood does not sell (as such term is defined in the CCPA) the personal information We collect (and will not sell it without providing a right to You to opt out). Please refer to our Cookies Policy for more information regarding the types of third-party cookies, if any, that We use.

Subject to certain limitations, the CCPA provides California consumers the right to request to know more details about the categories or specific pieces of personal information We collect (including how We use and disclose this information), to delete their personal information, to opt out of any sales or promotions that may be occurring, and to not be discriminated against for exercising these rights.

California consumers may make a request pursuant to their rights under the CCPA by contacting us at hello@lendforgood.io. Please note that You must verify Your identity and request before further action is taken. As a part of this process, government identification may be required. Consistent with California law, You may designate an authorised agent to make a request on Your behalf. In order to designate an authorised agent to make a request on Your behalf, You must provide a valid power of attorney, the requester's valid government issued identification, and the authorised agent's valid government issued identification.

Notice to EU Data Subjects

Personal Information

With respect to EU Data Subjects, "personal information," as used in this Policy, is equivalent to: "personal data" as defined in the European Union General Data Protection Regulation (GDPR).

Sensitive Data

Some of the information You provide us may constitute sensitive data as defined in the GDPR (also referred to as special categories of personal data), including identification of Your race or ethnicity on government-issued identification documents.

Legal Bases for Processing

We only use Your personal information as permitted by law. We are required to inform You of the legal bases of our processing of Your personal information, which are described in the table below. If You have questions about the legal bases under which We process Your personal information, contact us at hello@lendforgood.io.

Use for New Purposes

We may use Your personal information for reasons not described in this Privacy Policy, where We are permitted by law to do so and where the reason is compatible with the purpose for which We collected it. If We need to use Your personal information for an unrelated purpose, We will notify You and explain the applicable legal basis for that use. If We have relied upon Your consent for a particular use of Your personal information, We will seek Your consent for any unrelated purpose.

Your Rights

Under the GDPR, You have certain rights regarding Your personal information. You may ask us to take the following actions in relation to Your personal information that We hold:

- Opt-out. Stop sending You direct marketing communications which You have previously consented to receive. We may continue to send You LendForGood-related and other non-marketing communications.
- Access. Provide You with information about our processing of Your personal information and give You access to Your personal information.
- Correct. Update or correct inaccuracies in Your personal information.
- Delete. Delete Your personal information.
- Transfer. Transfer a machine-readable copy of Your personal information to You or a third party of Your choice.
- Restrict. Restrict the processing of Your personal information.
- Object. Object to our reliance on our legitimate interests as the basis of our processing of Your personal information that impacts Your rights.

You can submit these requests by email to hello@lendforgood.io. We may request specific information from You to help us confirm Your identity and process Your request. Applicable law may require or permit us to decline Your request. If We decline Your request, We will tell You why, subject to legal restrictions. If You would like to submit a complaint about our use of Your personal information or response to Your requests regarding Your personal information, You may contact us at hello@lendforgood.io or submit a complaint to the data protection regulator in Your jurisdiction.

Cross-Border Data Transfer

Please be aware that Your personal data will be transferred to, processed, and stored in Australia. Data protection laws in Australia may be different from those in Your country of residence. By using LendForGood, You consent to the transfer of Your information, including personal information, to Australia as set forth in this Policy

If Your country of residence is in the European Economic Area (EEA), please contact us if You want further information on the specific mechanism used by us when transferring Your personal information out of the EEA.

You can set Your browser to refuse all or some browser cookies, or to alert You when Websites set or access cookies. If You disable or refuse cookies, please note that some parts of the Platform may become inaccessible or not function properly. For more information about the cookies We use, please see our Cookies Policy.

Cookies Policy

Information Collected via Technology

To make LendForGood more useful to you, Our servers (which may be hosted by a third party service provider) collect information from You, including your device type, browser type, operating system, Internet Protocol (IP) address (a number that is automatically assigned to Your device when You use the Internet, which may vary from session to session), domain name, and/or a date/time stamp for Your visit.

We also use cookies and URL information to gather information regarding the date and time of Your visit and the information for which You searched and which You viewed. “Cookies” are small pieces of information that a website sends to Your computer’s hard drive while You are viewing a website. We may use both session Cookies (which expire once you close your web browser) and persistent Cookies (which stay on Your computer until You delete them) to provide You with a more personal and interactive experience on the Platform. Persistent Cookies can be removed by following Internet browser help file directions.

LendForGood may use cookies served by a third party service provider to help us analyse how Users use the Site through the collection of anonymous User information.

Interpretation and Definitions

Interpretation

In the above text, the words of which the initial letter is capitalised have meanings defined under the following definitions. These definitions shall have the same meaning regardless of whether they appear in singular or in plural.

Definitions

For the purposes of the Terms and Conditions and the Privacy Policy:

Affiliate means an entity that controls, is controlled by or is under common control with a party, where "control" means ownership of 50% or more of the shares, equity interest or other securities entitled to vote for election of directors or other managing authority.

LendForGood (also referred to above as We, Us or Our) refers to the suite of online and offline services owned or controlled or managed or operated by LendForGood Pty Ltd, a limited liability company registered in Australia, Australian Company Number 629 731 120.

Content refers to content such as text, images, or other information that can be posted, uploaded, linked to or otherwise made available by You, regardless of the form of that content.

Device means any device that can access LendForGood such as a computer, a cell phone or a digital tablet.

Feedback means feedback, innovations or suggestions sent by You regarding the attributes, performance or features of LendForGood.

Privacy Policy means the current Privacy Policy included in its entirety in these Terms and Conditions

User Account means the account established for You that enables You to use LendForGood.

Terms and Conditions mean these Terms and Conditions that form the entire agreement between You and LendForGood regarding the use of LendForGood.

Third-party Social Media Service means any services or content (including data, information, products or services) provided by a third-party that may be displayed, included or made available by LendForGood.