



## **PRIVACY POLICY**

We are committed to protecting the privacy of your personal information. Our Privacy Policy governs how we collect, handle, use and disclose your personal information. It also deals with how you can access the personal information we hold about you, ask us to correct it, or make a privacy related complaint.

This policy explains how we respect your right to privacy in accordance with the Australian Privacy Principles contained in the Privacy Act 1998 (Cth).

### **What information do we collect and how do we use it?**

We will collect personal information when we do business with you. This may include a broad range of information from your name, address and contact details to other information about your qualifications, employment history and financial information.

If you choose not to supply any of the information we request, our ability to assist you may be limited.

We will use your personal information:

- to conduct our business
- to manage our business relationships with you and with others, including Credit Providers
- to complete a transaction on your behalf
- to provide you with information about our products and services.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

You can unsubscribe 'opt-out' by notifying us and we will no longer send information to you.

### **How do we hold and protect your information?**

We strive to maintain the relevance, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you on our secure database. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers who are also regulated by the Privacy Act.

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or exposure. Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

**Will we disclose the information we collect to anyone?**

We do not sell, trade or rent client lists or personal information to any third party. We will disclose personal information about you to our credit providers and agents where it relates to our credit assistance.

In all cases we will only disclose that information that is strictly required, and take all reasonable steps to ensure that your personal information is handled in accordance with the Australian Privacy Principles

Otherwise, we will not disclose personal information unless you consent, we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

**How can you access, update or correct the information we are holding?**

You have the right to access your information. If you believe that we are holding inaccurate, incomplete, irrelevant or out of date data about you, you may ask us to correct it. You can make a request for access to or correction of your personal information by contacting us anytime.

In some limited circumstances we may need to refuse access to your information or refuse a request for correction. If this is the case, we will advise you as soon as possible after your request and provide you with our reasons for the refusal.

**What happens if you are not happy with how your information is handled?**

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy and would like to make a complaint please contact us. Your complaint will be considered through our internal complaints resolution process and we will try to respond with a decision as soon as possible.

**Your consent**

By asking us to assist, you consent to the collection and use of the information you have provided to us for the purposes described above.

For more information on your privacy rights please visit [www.privacy.gov.au](http://www.privacy.gov.au)

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