

Introduction

The privacy of personal information you provide is important to us. The following privacy policy governs the collection and use of your personal information by Finance Advocates Pty Ltd (ACN 121 237 894) www.financeadvocates.com.au and its related entities, subsidiaries, employees and the broker that will assist you ("we", "us" or "the Group"). This privacy policy sets out how we intend to respect your rights to privacy in accordance with the National Privacy Principles contained in the Privacy Act 1988 (Cth).

How we collect personal information.

We may collect personal information from you through our call centres, through our brokers, when interviewing you, through our financial kiosks, from our website and from competitions and promotions to which you choose to respond.

What personal information do we collect?

We collect personal information about you to enable us to assess your suitability and eligibility for obtaining a home or commercial loan. The types of personally identifiable information we may collect include your name, address, telephone number, occupation and financial information.

When we request your personal information, we will endeavour to specify which information we require for our purposes and which information may be provided at your option. You may choose not to supply any optional information requested by us but our ability to assist you may be restricted.

How do we use your personal information?

We use your personal information to assist us in:

1. Conducting our business, for example, in determining whether you may qualify for a loan;
2. Completing a transaction to which the provision of that personal information relates, for example, in the completion of loan application forms;
3. To communicate information about our products and services to you;
4. For our internal administrative, marketing, planning, product development and research requirements.

At any time you may opt out of receiving any communications from us (other than as required for the operation of our business). If you wish to opt out of receiving communications from us please either contact your broker or our Privacy Officer whose contact details are set out later in this policy.

Do we disclose your personal information to others?

We do not sell our customer lists to third parties. We will not disclose personal information about you to any person outside the Group except on a confidential basis to our approved panel of lenders, and agents that we may use in the ordinary operation of our business, such as for data processing, printing or mailing. These third parties

are strictly prohibited from using your personal information for any other purpose. We will only disclose to these third parties that information necessary for them to perform their services. Otherwise, we do not disclose personal information unless we are required to do so by law or regulation. We are a national network and your personal information may be disclosed between www.financeadvocates.com.au and brokers within the Group to facilitate a transaction to which the provision of that personal information relates or to enable us to properly conduct our business within the Group

Your access rights to the personal information we hold

At any time, you may ask us to provide you with a list of the personal information we hold about you, and copies of that personal information. We will endeavour to provide you with the data within 30 days of receiving your request. We may charge you a small fee to cover any administrative costs that we may incur in providing personal information to you.

If you believe for any reason that we are holding inaccurate or incomplete data about you, you may ask us to correct it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment, then we will add a note to the personal information stating that you disagree with it.

Financial information becomes out of date very quickly and so we will update that information if it is required in any future dealings we may have with you.

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.

How do we store your personal information?

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or exposure. We require all staff to maintain the confidentiality of customer information. Access to information stored electronically is restricted to employees whose job requires access to the information. Access to our computer systems is restricted through password protection.

Contacting us and feedback.

You can make any requests relating to your personal information held by us or any complaints regarding treatment of your privacy by contacting:

The Privacy Officer
Finance Advocates Australia Pty Ltd
Suite 101 Level 1, 9-11 Claremont Street South Yarra VIC 3141
Phone: 1300 780 196
Fax: 03 9012 4101
Email: enquiries@financeadvocates.com.au

Changes to this privacy policy

We may change this privacy policy from time to time to comply with new laws or codes of practice which may be developed. We may also change this policy to include any new products or services we may provide from time to time.