

We need to collect personal information about you to provide you with a financial service or product. This Privacy Statement summarises how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

#### **How information is collected from you**

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek a financial service from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

#### **How information is collected from other sources**

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we collect information from third parties about a financial service or product in relation to which you seek our services;
- we are unable to contact you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

#### **When the law authorises or requires collection of information**

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

#### **How your information may be used**

We may use your information for purposes including:

- giving you financial advice;
- giving you information about a financial product or related services;
- considering whether you are eligible for financial product or any related service you requested;
- assisting you to prepare an application for a financial product;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your financial product;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you, unless you tell us not to;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

#### **What happens if you don't provide information**

If you don't provide your information to us, it may not be possible to:

- assist in finding a financial product relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

#### **Sharing Your Information**

##### General

We may use and share your information with other organisations for any purpose described above.

### Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, or real estate agents); and
- your referees, like your employer, to confirm details about you.

### Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the product providers through whom we may submit your application;
- Australian Financial Directions Pty Ltd, holder of an Australian Financial Services Licence (AFSL 344971), that authorises us to engage in financial service activities;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- product providers, brokers, investment advisers, security dealers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your financial services product;
- service providers, agents, contractors, and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

### Sharing outside of Australia

Whilst we are not likely to share/disclose your information to overseas third parties, we may store your information in a cloud-based or other types of networked or electronic storage platform. Irrespective, we will first seek your consent prior to sharing with or disclosing your information to any overseas third party.

### **Privacy Policy**

Our Privacy Statement is underpinned by the Licensee, Australian Financial Directions Pty Ltd. You can find out more about how your information is managed by reading their Privacy Policy, which is available by contacting us or following the links in the footnote<sup>1</sup> below. The Privacy Policy sets out how you can ask to access and seek to correct information we hold about you and how you may make a complaint against us about a privacy issue.

### **Information about other people**

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy statement;
- we may exchange this information with other organisations set out in this privacy statement;
- we handle their personal information in the way set out in the Licensee's Privacy Policy and this privacy statement and they can:
  - access or request a copy of that privacy policy or this privacy statement; or
  - access the information we hold about that other person, by using our contact details above; and
- we may not be able to provide those services to you unless we obtain their information.

### **Further Information**

You can find out more about how we manage your information by contacting us.

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<sup>1</sup> <https://ausfindir.com.au/wp-content/uploads/2023/07/20230731-Privacy-Policy-Jul-2021-web-version.pdf>