

# Settle My Debts PTY LTD PRIVACY POLICY

(A.C.N 605043285)

This Privacy Policy outlines how we deal with your *Personal Information* (including credit-related information), as well as our legal obligations and rights as to that information. If we agree with you to use or disclose your *Personal Information* in different ways to those stated in this Privacy Policy, then in those circumstances this Policy is modified accordingly.

## 1. **Our commitment to protect your privacy**

We understand how important it is to protect your *Personal Information*. This document sets out our Privacy Policy commitment in respect of *Personal Information* we hold about you and what we do with that information. We recognise that any *Personal Information* we collect about you will only be used for the purposes we have collected it for or as allowed under the law. It is important to us that you are confident that any *Personal Information* we hold about you will be treated in a way which ensures protection of your *Personal Information*. We abide by the Australian Privacy Principles for the protection of *Personal Information*, as set out in the Privacy Act and comply with the Credit Reporting Code made under that Act and also comply with other relevant laws.

## 2. **Our Services and why we collect your Personal Information**

We act as a finance broker to assist you in sourcing a loan from a lender that suits your requirements. We gather information from you and submit it to lender/s to assist in finding you an appropriate loan. We assist you with paperwork associated with the loan application process. We will ask you to complete forms and other documents supplied by the lender/s as part of the loan application process. We may also collect your *Personal Information* for the purposes of direct marketing and managing our relationship with you.

## 3. **What Personal Information we collect**

The type of information that we collect from you will depend on which loans, products and services you choose. Lenders we recommend and you choose will have their own privacy provisions relating to the protection of your privacy and you should review them. In particular, when you apply for a loan from a lender you will be given a detailed Lender's Privacy Consent Notice to read and sign. We may collect *Personal Information* (which includes *Credit Information*), *Credit Eligibility Information* and with your consent, Sensitive Information.

**Personal Information** means information from which your identity is reasonably apparent (and includes, *Credit Information* and *Credit Eligibility Information*).

Examples are:

- o identifying information, like your name, address and other contact details and your date of birth;
- o information about your financial position, like your income, expenses, savings and assets and any (other) credit arrangements;
- o your employment details;
- o your tax file number;
- o your reasons and objectives for applying for a product or service;

and if you are applying for credit, other details such as the ages and number of your dependants and cohabitants, the length of time at your current address, and other information we consider relevant to preliminary assessment of your application and for submission to a lender.

**Credit Information** includes:

- details of credit applied for and details of the type and amount of credit granted;
- the fact that credit provided to you has been repaid;
- whether or not you have made payments on time;
- default information, being payments overdue for at least 60 days and for which collection action has started, and
- information about your credit worthiness.

**Credit Eligibility Information** refers to *Credit Information* received by us from a *Credit Reporting Body* and includes Credit Reporting Information.

**Credit-Related Information** means *Credit Information* and *Credit Eligibility Information*.

**Sensitive information** is *Personal Information* that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health records.

#### 4. **How we collect your Personal Information**

Where possible we will collect your Personal Information directly from you, but may also collect it from Credit Reporting Bodies and other people such as referees, employers, accountants, lawyers, financial advisers and financial counsellors.

#### 5. **How we use your Personal Information**

We may use your Personal Information (including Credit-Related Information) for the purposes of conducting a preliminary credit assessment of an application for credit by you, arranging for a lender to provide credit to you, providing you with products and services, managing our relationship with you and running our business. We may also use your Personal Information for other purposes where required or permitted by law.

#### 6. **Use of Your Personal Information for Direct Marketing Purposes**

We may also use *Personal Information* collected from you for direct marketing and in order to tell you about other products and services offered by us or by our business partners and may provide your details to other organisations for specific marketing purposes. We will consider that you consent to this use, unless you opt out. You may opt out at any time if you no longer wish to receive marketing information or do not wish to receive marketing information through a particular channel, like email. In order to do so, you will need to request that we no longer send marketing materials to you or disclose your information to other organisations for marketing purposes and may contact us by telephoning us on 03 8672 7980 or by writing to us at 347 Sydney rd, Coburg. If the direct marketing is by email you may also use the unsubscribe function.

**7. How we disclose your Personal Information.** We may disclose your *Personal Information* to persons including:

- prospective lenders
- corporations which are related to us;
- a *Credit Reporting Body*;
- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants;
- mortgage insurers, where lenders mortgage insurance is organised in respect to your credit;
- insurers and re-insurers, where insurance is provided in connection with our services to you;
- any industry body, tribunal, or court or otherwise in connection with any complaint regarding the services we provide to you;
- our professional advisors, such as accountants, lawyers and auditors;
- other credit providers and their professional advisors;
- your employer;
- the vendor of any goods you intend to purchase using any credit applied for;
- your representative, where authorised by you; or
- government and regulatory authorities, if required or authorised by law.

We also exchange your *Personal Information* with other organisations for the purposes of assisting you to make an application for credit.

**9. Security of your Personal Information**

We, our related corporations and our authorised agents hold your *Personal Information*. We take reasonable steps to ensure that your *Personal Information* held by us is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification. Generally, we do not disclose your *Personal Information*

**10. Notifiable matters**

Under the Credit Reporting Code we are required to ensure that you are aware of certain specified matters namely:

- a *Credit Reporting Body* may include *Credit Information* in reports provided to us to assist us to assess your credit worthiness;
- you may find out about our policy in relation to management of credit related *Personal Information* by reading this Privacy Policy, reading our Privacy Consent Notice or contacting our Privacy Officer;
- you have a right to access your *Personal Information* held by us and to request that we correct the information and also have a right to make a complaint to us. See other sections of this Policy for further details;

**11. Updating your Personal Information**

We take reasonable steps to make sure that the *Personal Information* (including *Credit Information*) that we collect, use or disclose is accurate, complete and up-to-date. It is important to us that *Personal Information* we

hold about you is accurate and up to date. If you wish to make any changes to your *Personal Information*, please contact us.

**12. Access and correction to your Personal Information and Credit Information**

We will provide you with access to the *Personal Information* we hold about you on request. We may charge a fee for our costs of retrieving and supplying the information to you. Depending on the type of request you make we may respond to your request immediately. Otherwise, we will endeavour to respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request. There may be situations where we are not required to provide you with access to your *Personal Information*, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious. An explanation will be provided to you, if we deny you access to the *Personal Information* (including *Credit Information*) we hold about you.

**13. Privacy and our Website** When you deal with us via our website we collect additional *Personal Information* about you.

1. Public Pages

Anytime you access an unsecured part of our website, that is, a public page which does not require you to log on, we will collect information about your visit, such as:

- the time and date of the visit;
- any information or documentation that you download;
- your browser type; and
- internet protocol details of the device used to access the site.

14.

1. Cookies

A “cookie” is a small text file which is placed on your internet browser and which we may access each time you visit our website. When you visit the secured pages of our website (i.e. pages that you have to provide login details to access) we use cookies for security and personalisation purposes. When you visit the unsecured pages of our website (i.e. public pages that you can access without providing login details) we use cookies to obtain information about how our website is being used. You may change the settings on your browser to reject cookies, however doing so might prevent you from accessing the secured pages of our website.

2. Email

When we receive emails, we will retain the content of the email and our response to you where we consider it necessary to do so. We may add your email address to our mailing lists. You may change the settings on your browser to reject cookies, however doing so might prevent you from accessing the secured pages of our website.

3. Third Party Websites

Our website may contain links to third party websites. The terms of this Privacy Policy do not apply to external websites. If you wish to find out how any third parties handle your *Personal Information* or *Credit Information*, you will need to obtain a copy of their Privacy Policy.

- **Changes to our Privacy Policy**

We may make changes to this Privacy Policy from time to time (without notice to you) to suit our business requirements or to comply with applicable laws. You may obtain a copy of our current Privacy Policy on this page or you can request a copy by contacting us.

- **Complaints and Questions**

If you have any questions, concerns or complaints about this Privacy Policy, or our handling of your *Personal Information* (including *Credit Information*), please contact our Privacy Officer specified below. You can also contact our Privacy Officer if you believe that the privacy of your *Personal Information* has been compromised or is not adequately protected. Once a question or complaint has been lodged, our Privacy Officer will respond to you as soon as possible. We will aim to deal with any complaints at the source of your complaint. If you are not satisfied with the response you receive, please let us know and we will investigate further and respond to you. If you are still not satisfied, you can contact external bodies that deal with privacy complaints. These are the Credit Ombudsman Service Limited, which is our external dispute resolution scheme or the Federal Privacy Commissioner. Either of these bodies may forward your complaint to another external dispute resolution body if it considers the complaint would be better handled by that other body.

Credit Ombudsman Service Limited

Post: PO Box A252, Sydney South NSW 1235

Telephone: 1800 138 422

Website: [www.cosl.com.au](http://www.cosl.com.au)

Federal Privacy Commissioner

Post: GPO Box 5218 Sydney NSW 2001

Telephone: 1300 363 992

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Our Privacy Officer's contact details are:

Address: PO Box 65, DARLINGHURST NSW 1300

Telephone:

Email: [assist@settlemydebts](mailto:assist@settlemydebts) (marked to the attention of the Privacy Officer)

This Privacy Policy is current as at 1 December 2018.