

Mike Hughes & Partners (South West) Finance Brokers “Our Experience, Servicing You”



ABN: 61 862 845 612
Australian Credit Licence No: 394592

Privacy Policy

Who are we?

‘We’, ‘us’ and ‘our’ refer to Mike Hughes & Partners (South West) Finance Brokers ABN 61 862 845 612, Australian Credit Licence 394592 and our related businesses.

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.

Personal information

When we refer to *personal information* we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you may also include credit information.

Credit information is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we made need to identify you.

If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses.

Why we collect your personal information

We collect personal information for the purposes of assessing your application for finance and then the ongoing managing of your finance. We may also collect your personal information for the purposes of direct marketing to you by our firm and managing our relationship with you. From time to time we may offer you other products and services as relevant to your needs.

How do we collect your personal information?

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from other people such as accountants and lawyers.

Do we disclose your personal information?

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements;
- to companies that provide information and marketing services systems to us;
- to anybody who represents you, such as lawyers and accountants;
- to anyone, where you have provided us consent;

where we are required to do so by law, such as under the *Anti-Money or Laundering and Courter Terrorism Financing Act 2006* (Cth);

- to referees or identity verification services.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or
- (b) you have consented to us making the disclosure.

Direct marketing

We may use your personal information to provide you with current information about finance, offers you may find of interest, changes within our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on **(02) 9772 0124** or by email to our Privacy Officer, Brett Paull at brett@mikehughespartners.com.au or post to PO Box 200 Revesby North NSW 2212. If the direct marketing is by email you may also use the unsubscribe function. We will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your personal information

It is important to us that the personal information we hold about you is accurate and up to date.

During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

Using government identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will never use a government identifier in order to identify you.

Business without identifying you

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

How safe and secure is your personal information that we hold?

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure. We may also use secured server storage to store the personal information we hold about you which may include an off site secure backup mechanism.

When you visit our website details may be recorded about your visit, such as time and date, your server address, pages accessed, time spent and type of browser. This information is used in an anonymous form for statistical purposes and as such cannot identify you personally. If you do not wish to use cookies you can adjust the settings on your browser to reject cookies or to notify you when they are being used.

Our website contains a number of links to other websites. If you access another websites from our site be sure to check the privacy policy of those other websites as we are not responsible for the privacy practices of other organisations.

Complaints

In the first instance, if you are dissatisfied with how we have dealt with your personal information via the Privacy Act, or you have a general complaint about our dealings with you, you may contact our complaints officer, Brett Paull via email at brett@mikehughespartners.com.au or by telephone on (02) 9772 0124.

All complaints will be handled in accordance with our Dispute Resolution Process.

If the outcome is not to your satisfaction you may contact our External Dispute Resolution body, Credit Ombudsmen Services Limited ("COSL") via telephone on 1800 138 422 or via their website www.cosl.com.au

Further information

You may request further information about the way we manage your personal information by contacting us directly.

Change in our privacy policy

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices.

As a consequence we may change this privacy policy from time to time or as the need arises.