

Mike Hughes & Partners - (South West)

"Our Experience, Servicing You"



ABN: 55 094 579 754
Australian Credit Licence No: 572539

Privacy Policy

Who are we?

'We', 'us' and 'our' refer to Mike Hughes & Partners - (South West) ABN 55 094 579 754, Australian Credit Licence 572539 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, at info@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 offsite 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, via email at info@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, Australian Financial Complaints Authority Limited ("AFCA") via telephone on 1800 931 678 or via their website www.afca.org.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.

Mike Hughes & Partners (South West) Finance Brokers – ABN 55 094 579 754
215 Beaconsfield Street, Milperra NSW 2214
PO Box 200 Revesby North NSW 2212
Phone: (02) 9772 0124, Fax: (02) 9772 0131, Email: info@mikehughespartners.com.au

PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

Felici Enterprises Pty Ltd ACN 094 579 754 trading as Mike Hughes Partners (South West) Finance Brokers, ('I', 'we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ('information') about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Disclosure

When we collect information from you in the credit or guarantor application process, we use that information in a number of ways to assess your application and, where appropriate, to source a suitable credit provider or lessor and/or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf;
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your credit or guarantor application;
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to a credit provider or credit providers to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule 1 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, & collect information about you from, one or more Consumer CRS or Commercial CRS.

The website of each credit provider contains details of each Consumer CRS and Commercial CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to the Service
- How you can obtain the credit provider's and/or the Service's policies about managing your information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your rights

You have the right to ask:

- Us to provide you with all information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening
- A credit reporting service to provide you with a copy of any information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on (02) 9772 0124 or email at info@mikehughespartners.com.au. In some cases an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy is available on our website at www.mikehughespartners.com.au or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each credit reporting service.

Disclosure and Consent

By signing below, you agree we may:

- Use your information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To source any finances you required
 - To source any insurances you require
 - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in Schedule 1 at the end of this document so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or

any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas service providers; and
- Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A Consumer CRS disclosing information to one or more credit providers specified in Schedule 1 at the end of this document for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.
- A credit provider confirming your identification details via a third-party system to check those details with a document issuer or official record holder, including the Document Verification Service.

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12 month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

APPLICANT 1 or DIRECTOR 1 [if signing on behalf of company applicant]		APPLICANT 2 or DIRECTOR 2 [if signing on behalf of company applicant]	
Applicant or Director Signature:		Applicant or Director Signature:	
Full Name:		Full Name:	
Date:		Date:	

GUARANTOR 1 [including director signing as guarantor]		GUARANTOR 2 [including director signing as guarantor]	
Guarantor Signature		Guarantor Signature	
Full Name:		Full Name:	
Date:		Date:	

SCHEDULE 1 - CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES

Name	Website / Email Address	Telephone
Experian	www.experian.com.au	(03) 8622 1600
Dun & Bradstreet	pac.austral@dnb.com.au	1300 734 806 8:30am - 5:30pm (Monday – Friday)
Tasmanian Collection Service	www.tascol.com.au	(03) 6213 5555
Veda	www.veda.com.au/contact-us	1300 92 1621

SCHEDULE 2 - CREDIT PROVIDERS

Name of Credit Provider	Website
Westpac	www.westpac.com.au
St.George	www.stgeorge.com.au
Bank of Melbourne	www.bankofmelbourne.com.au
BankSA	www.banksa.com.au
Capital Finance	www.capitalfinance.com.au
ANZ	www.anz.com.au
Commonwealth Bank	www.commbank.com.au
NAB	www.nab.com.au
Bank of Queensland	www.boq.com.au
Macquarie	www.macquarie.com.au
Leasewise Australia Pty Ltd	www.leasewise.com.au
Group & General Finance Pty Ltd	www.groupandgeneral.com
Fleet Partners	www.fleetpartners.com.au
Pepper Asset Finance Pty Ltd	www.peppergroup.com.au
Multipli Pty Ltd	www.multipli.com
Group & General Finance Pty Ltd	www.alto.com.au
Medfin	www.medfin.com.au
Metro Finance	www.metrofin.com.au
Flexicommercial Pty Ltd	www.flexicommercial.com.au
TL Commercial	www.tlcommercial.com.au

Scotpac	www.scotpac.com.au
Get Capital	www.getcapital.com.au
Selfco Leasing	www.selfco.com.au
Multipli	www.multipli.com
Dynamoney	www.dynamoney.com
International Acceptance	www.theiagroup.com.au
Classic Cashflow	www.earlypay.com.au
Angle Finance	www.anglefinance.com.au
Australian Motorcycle & Marine Finance	www.ammf.com.au
Latitude	www.latitudefinancial.com.au
Plenti	www.plenti.com.au
Firstmac	www.firstmac.com.au
Automotive Financial Service	www.afs.com.au
Liberty	www.liberty.com.au
Moula	www.moula.com.au
Zip Business	www.business.zip.co
On Deck	www.ondeck.com.au
Judo Bank	www.judo.bank
Quest Finance Australia	www.quest.finance
Maple Asset Finance Pty Ltd	www.maplecommercial.com.au
Wizr Finance Pty Ltd	www.wizr.com.au
Azora Asset Finance Pty Ltd	www.azora.com.au
Resimac Asset Finance	www.resimacassetfinance.com.au
Westlawn Finance Ltd	www.westlawn.com.au
Coex Capital Pty Ltd	www.coexcap.com.au

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