

About this Website Policy

Collection and use of information

General information

The types of information that we collect and hold about you. Unless it's unreasonable or impracticable, we will try to collect personal information directly from you (referred to as 'solicited information'). For this reason, it's important that you help us to do this and keep your contact details up-to-date.

Sensitive information

any information about a person's racial or ethnic origin, political opinion, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health information, membership of a political association, religious beliefs or affiliations, philosophical beliefs.

We will not ask you to disclose sensitive information, but if you wanted to provide sensitive information it will also be captured and stored.

Information from third parties

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 the loan or lease made available to you arising out of the services we provide you;
- we can't get hold of you and we rely on public information (for example, from public registers or social media) or made available by third parties) to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

Cookies

We use 'cookies' to provide you with better and more customized service and with a more effective website.

A 'cookie' is a small text file placed on your computer by our web page server.

A cookie can later be retrieved by our webpage servers.

Cookies are frequently used on websites and you can choose if and how a cookie will be accepted by configuring your preferences and options in your internet browser.

We use cookies for different purposes such as:

- To allocate a unique number to your internet browsers;
- To customise our website for you;
- For statistical purposes;
- To identify if you have accessed a Third-Party Website; and
- For security purposes.

IP addresses

Your IP address is the identifier for your computer when you are using the internet.

It may be necessary for us to collect your IP address for your interaction with various parts of our website.

Online applications

Sent online application that you provide will be retain and stored in that application.

When you downloaded a copy of the application, the provided information on the form you'll submit to us will be saved to our data base.

Security of information

Under the GDPR, we must have a legal ground in order to process your personal information. The legal grounds that we may rely on are:

- Performance of our contract with you;
- Compliance with a legal obligation;
- Where you have provided your consent; and

For our legitimate interests: our main legitimate interests for processing your personal information are: fraud, security, due diligence, business operations and direct marketing.

Direct marketing

We may use or disclose your personal information to let you know about other products or services we or a third party make available and that may be of interest to you.

We will always let you know that you can opt out from receiving marketing offers

Disclosure to overseas entities

We do not generally disclose personal information obtained from cookies to overseas entities in the course of our activities.

Please contact us on +613 8592 9877 if you would like further information.