

## **PRIVACY POLICY**

At The Property Education Company, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can access the personal information we hold about you, ask us to correct it, or make a privacy related complaint.

### **What information do we collect?**

We will ask you for personal information when we assist you with your finance. This may include a broad range of information ranging from your name, address, contact details and date of birth to other information about your income and affairs including your employment situation.

### **How do we use it?**

We use the information you provide to advise about and assist with your credit needs, including the preparation and submission of loan applications. We also use your information to send you requested product information and to enable us to manage your ongoing relationship with us. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you. We may also use your information internally to help us improve our services and help resolve any problems.

### **What if you don't provide some information to us?**

If you don't provide us with full information, we can't properly advise or assist you with loan applications or your credit needs.

### **How do we hold and protect your information?**

We strive to maintain the relevance, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements. We hold the information we collect from you in paper files in key locked filing cabinets and then stored in a Cloud based supported by google.com. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by maintaining a back-up at all times and once scanned into the online system, your file is shredded and destroyed. We maintain physical security over our paper

and electronic data and premises by using locks and security systems. We maintain a clean and clear desk space at all times.

### **Will we disclose the information we collect to anyone?**

We do not sell, trade, or rent your personal information to others or disclose it to overseas recipients.

We will provide your information to the companies with whom you choose to deal (and their representatives). We will also provide your information to our credit licensee (Connective Credit Services Pty Ltd) including for administration and supervision activities and may need to provide it to contractors who supply services to us e.g. to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take reasonable steps to ensure that they protect your information as required under the Privacy Act.

We may also provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

### **How do we deal with a complaint?**

The Property Education Company is a full member of the MFAA (Mortgage and Finance Association of Australia) and COSL (Credit Ombudsman Service).

Any disputes that arise with The Property Education Company should be referred in the first instance to Louise Lucas who is the internal disputes resolution officer at the Property Education Company. Please call 0412 709200.