

Privacy Policy

Introduction

The privacy of personal information you provide to us (your personal information) is important to us. The following privacy policy governs the collection and use of your personal information by the Mr Broker Pty/Ltd (CAN 601 743 604), its related entities, subsidiaries, employees and the broker that will assist you (“we”, “us” or “the Group”). This privacy policy sets out how we intend to respect your rights to privacy in accordance with the National Privacy Principles contained in the Privacy Act 1988 (Cth).

How we collect personal information

We may collect personal information from you through our call centres, through our brokers, when interviewing you, through our financial kiosks, from our website and from competitions and promotions to which you choose to respond.

The personal information we collect

We collect personal information about you to enable us to assess your suitability and eligibility for obtaining a home, personal or commercial loan or for the provision of other services. The types of personally identifiable information we may collect include your name, address, telephone number, occupation and financial information.

When we request your personal information, we will endeavor to specify which information we require for our purposes and which information may be provided at your option. You may choose not to supply any optional information requested by us but our ability to assist you may be restricted.

If you give us personal information about another person, you represent that you are authorised to do so and agree that you have obtained consent from that person for us to use and disclose their personal information and that they may access any personal information we hold about them.

How we use your personal information

We use your personal information to assist us in:

1. Conducting our business, for example, in determining whether you may qualify for a loan;
2. Completing a transaction to which the provision of that personal information relates, for example, in the completion of loan application forms;
3. To communicate information about our products and services to you;
4. For our internal administrative, marketing, planning, product development and research requirements;
5. Remarketing using cookies to serve based on user's prior visits to our website. Users may opt out of Google's use of cookies by visiting the Google advertising opt-out page (<http://goo.gl/5BL8t>).

At any time you may opt out of receiving any communications from us (other than as required for the operation of our business). If you wish to opt out of receiving communications from us please either contact your broker or our Privacy Officer whose contact details are set out later in this policy.

Your access rights to the personal information we hold

At any time, you may ask us to provide you with a list of the personal information we hold about you, and copies of that personal information. We will endeavor to provide you with the data within 30 days of receiving your request. We may charge you a small fee to cover any administrative costs that we may incur in providing personal information to you.

If you believe for any reason that we are holding inaccurate or incomplete data about you, you may ask us to correct it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment, then we will add a note to the personal information stating that you disagree with it.

Financial information becomes out of date very quickly and so we will update that information if it is required in any future dealings we may have with you.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

Disclosure of your personal information to others

We may disclose your personal information to our related bodies corporate, our brokers and our approved panel of lenders, service providers and agents that we use in the ordinary operation of our business. For example, if you provide us with personal information to find a suitable loan, we may collect personal information about you and disclose it to our approved panel of lenders or our brokers.

We will only use and disclose your personal information for the purposes that we collected the personal information, such as:

- Whether you may qualify for a loan, or
- To assist you to locate a suitable loan, or
- For administrative purposes, such as data processing, printing or mailing, or
- For other financial services that we offer that you may require.

If your personal information is disclosed to third parties, these third parties are strictly prohibited from using your personal information for any other purpose. We will only disclose to these third parties that information necessary for them to perform their services. Otherwise, we do not disclose personal information unless we are required to do so by law or regulation. We are an independent network and your personal information may be disclosed between us and finance provider to facilitate a transaction to which the provision of that personal information relates or to enable us to properly conduct our business within the Group.

How we store your personal information

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or exposure. We require all staff to maintain the confidentiality of customer information. Access to information stored electronically is restricted to employees whose job requires access to the information. Access to our computer systems is restricted through password protection. If we no longer need your personal information, we destroy or de-identify the information.

Contacting us and feedback

You can make any requests relating to your personal information held by us or any complaints regarding treatment of your privacy by contacting:

Mr Broker, The Privacy Officer

P.O.Box 286 Smithfield West 2164 NSW

Phone: 0420 856 392

Email: enquiry@mrbroker.com.au

Changes to this privacy policy

We may change this privacy policy from time to time to comply with new laws or codes of practice which may be developed. We may also change this policy to include any new products or services we may provide from time to time.