

Privacy Policy

Who are we?

'We', 'us' and 'our' refers to the Broker, Aggregator, Australian Credit Licensee and our related businesses outlined in the Credit Guide provided to you.

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.

We recognise that any personal information we collect about you will only be used for the purposes we have collected it or as allowed under the law. It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

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, contact details, account details, occupation, and any other information we made need to identify you.

If you submit inquiries or information using our website, we may also collect the type of finance and the amount of finance that you are interested in obtaining, and any information that you provide to us directly through our website or indirectly through use of our website.

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. If you apply for any insurance product through us, we may also collect your health information. We will only collect health information from you with your consent.

Why we collect your personal information

We collect personal information for the purposes of assessing your application for finance and managing that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time, we may offer you other products and services.

We collect personal information on our website to send communications requested by you and to answer inquiries and provide information or advice to you.

To enable us to maintain a successful business relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your finance, or in our business.

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 LM Broker Services, other finance brokers and 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 other organisations that are involved in managing or administering your finance such as third-party suppliers, printing and postal services, call centres.
- To associated businesses that may want to market products to you.
- To companies that provide information and infrastructure systems to us.
- To anybody who represents you, such as finance brokers, 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 Counter Terrorism Financing Act 2006 (Cth)*.
- To investors, agents or advisers, or any entity that has an interest in our business; or
- To your employer, 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.

Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to our related bodies corporate and third-party suppliers and service providers located overseas for some of the purposes listed above. We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

We may disclose your personal information to entities and services located outside of Australia, including the following:

- Our data hosting and other IT service
- Providers, located in various countries; and
- Other third parties located in various foreign countries, including Philippines & USA.

Your personal information may be stored in the cloud in an overseas country. If your information is stored in this way, disclosures may occur in countries other than those listed.

In the event that a disclosure is made in an overseas country, the information will be under a foreign law and may not be protected by the Australian Privacy Principles. In any event, by providing your details, you consent to your information being disclosed in this manner.

Privacy Policy

Direct marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to 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 contacting us. If the direct marketing is by email, you may also use the unsubscribe function. We will not charge you for giving effect to your request and 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.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

Access and correction to your personal information

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

We may charge a fee for our costs of retrieving and supplying the information to you.

Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious.

An explanation will be provided to you if we deny you access to the personal information we hold about you.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information. At the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information, we will provide you with our reasons for not correcting the information.

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.

Privacy Policy

Sensitive information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

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.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact us via the contact link on our website.

We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days.

If you are dissatisfied with the response of our complaints officer, you may make a complaint to the Privacy Commissioner which can be contacted on either www.oaic.gov.au or 1300 363 992.

Further information

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

Change in our privacy policy

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

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

You may request this privacy policy in an alternative form.

Effective date: August 2021

Website Policy

This website policy includes a website that allows consumers to fill in questionnaires, forms and surveys, loan applications, subscription services and online expert chat.

About this Website Policy

This website policy applies to this website, which is operated on behalf of **Lend Perspective ABN 43 621 537 200** and its related bodies corporate (**we, us and our**).

We are committed to protecting your privacy.

This policy explains how your personal information will be treated as you access and interact with this website.

Our website privacy policy may change from time to time.

Collection and use of information

We may collect personal information from you directly or via your use of our services. We will only collect personal information, which is reasonably necessary for, or directly related to, our functions or activities.

Sensitive information

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

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

Information from third parties

Our website also contains links to the websites of third-party providers of goods and services (Third Party websites). If you have accessed Third Party websites through our website and if those Third Parties collect information about you, we may also collect or have access to that information as part of our arrangements with those third parties.

Where you access a Third-Party website from our website, cookie information, information about your preferences or other information you have provided about yourself may be shared between us and the Third Party.

Advertising and tracking

When you view our advertisements on a Third-Party website, the advertising company uses 'cookies' and in some cases 'web beacons' to collect information such as:

- The server your computer is logged onto.
- Your browser types.
- The date and time of your visit; and
- The performance of their marketing efforts.

When you access our website after viewing one of our advertisements on a Third-Party website, the advertising company collects information on how you utilise our website (e.g. which pages you view) and whether you complete an online application.

Website Policy

Cookies

We use 'cookies' to provide you with better and more customised 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

When you send a completed online application to us, we retain the information contained in that application. We are able to then use that information to provide any financial services that you require.

You can also suspend and save online applications, so you can complete and send the applications at a later time. If you suspend or save your application, the information that you have entered will be retained in our systems so that you may recover the information when you resume your application. Online applications that have been suspended or saved may be viewed by us.

Security of information

The security of your information is very important to us.

We regularly review developments in security and encryption technologies. Unfortunately, no data transmission over the internet can be guaranteed as totally secure.

We take all reasonable steps to protect the information in our systems from misuse, interference, loss, and any unauthorised access, modification or disclosure.

If we no longer require your information, and we are legally permitted to, we will take all reasonable steps to destroy or de-identify the information.

We take reasonable steps to preserve the security of cookie and personal information in accordance with this policy. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted).

Direct marketing

We will not use or disclose sensitive information about you for direct marketing purposes unless you have consented to that kind of use or disclosure.

We may use your personal information for direct marketing purposes. If you do not wish to receive direct marketing communications from us or from other organisations or wish to know the source of the information being used, you may submit a request to hello@lendperspective.com.au. We will respond to your request as soon as practicable.

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 **02 9051 0100** if you would like further information.

What to do if I have a dispute or complaint?

We hope you are delighted with our services, but if you have a complaint, please let us know so we can work towards resolving it promptly and fairly.

You can make a complaint verbally or in writing by contacting your broker directly or by using any of the following:

- **Email:** resolutions@lmg.broker
- **Phone:** 1800 275 564 (toll free) Monday to Friday 8am to 7pm (AEST)
- **Mail:** Resolutions, Level 28, 35 Collins Street Melbourne VIC 3000

When we receive a complaint, we will attempt to resolve it promptly. We will provide a written acknowledgement of receipt of the complaint to the client within 24 hours (1 business day) or as soon as practicable unless the complaint is otherwise resolved in the meantime.

We will ensure that a final response is given to you as soon as possible, but within thirty (30) days of receipt of the complaint. For certain types of complaints, involving “default notices” or urgent disputes such as “applications for hardship”, a final response must be provided within twenty-one (21) days.

If we are unable to deal with the complaint as it relates to a third party (for example, a lender), we may ask you to contact the relevant third party.

In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing with the reasons for the delay and of your right to refer the complaint to the Australian Financial Complaints Authority (AFCA).

External Dispute Resolution Scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is the Australian Financial Complaints Authority (AFCA).

You can contact AFCA using any of the following:

- **Online:** www.afca.org.au
- **Email:** info@afca.org.au
- **Telephone:** 1800 931 678 (toll free)
- **Mail:** GPO Box 3, Melbourne Vic 3001

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You may refer the matter to AFCA at any time, but if our internal process is still in progress, they may request that our internal processes be completed before considering the matter further.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.