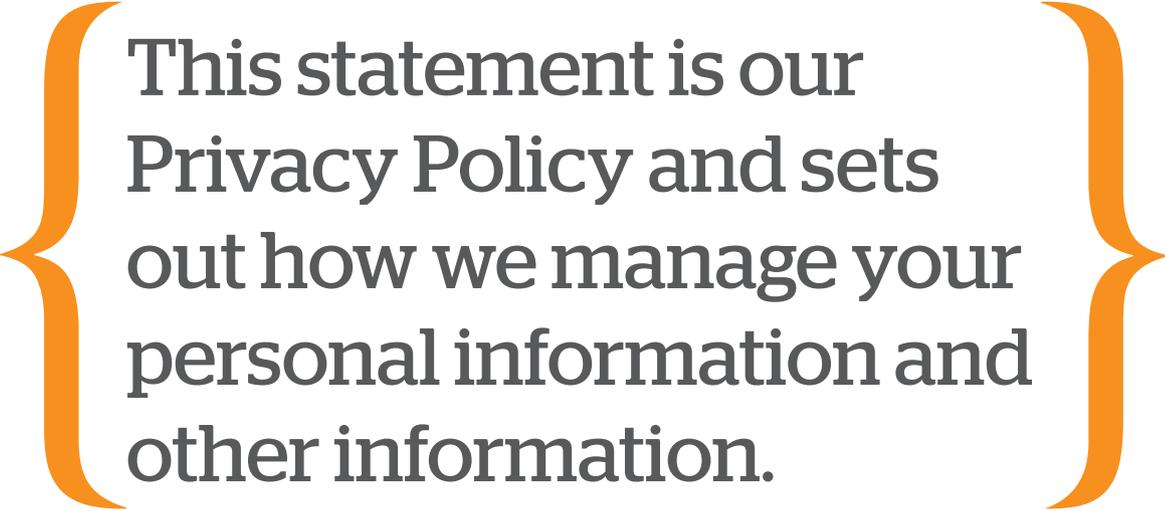




Privacy Policy

(including Credit Reporting Policy)



This statement is our
Privacy Policy and sets
out how we manage your
personal information and
other information.

Your information

When we refer to your information, we are referring to both your personal information, as defined under the Privacy Act 1988 (Cth), and customer information.

Credit Reporting Policy

This sets out how we manage your credit information and credit eligibility information where this is relevant to you, and is our credit reporting policy for the purposes of Part IIIA of the Privacy Act.

The kinds of information we collect and hold

Depending on the particular circumstances, we may collect and hold a range of different information about you. This can include your name, date of birth, contact details (including address, email address, occupation, driver's licence number, financial information (such as credit card or bank account numbers)) and information about how you use our products and services.

This is not an exhaustive list. For example, if you are applying for finance we may also collect details of your employment, 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 sensitive information from you with your consent.

You might also need to provide personal information about other individuals to us (e.g. about your authorised representatives). If so, we rely on you to inform those individuals that you are providing their personal information to us.

How we collect your information

We may collect your information in a number of ways, including:

- directly from you
- from third parties such as our related entities, business partners, credit reporting bodies (for more details see our Credit Reporting Policy below), or your representatives
- from publicly available sources of information
- from third party data providers

How we hold your information

We may store your information in hard copy or electronic format, in storage facilities that we own and operate ourselves, or that are owned and operated by our service providers. We take reasonable steps to maintain the security of your information and to protect it from unauthorised disclosure.

While we take these steps to maintain the security of your information, you should be aware of the many information security risks that exist today and take appropriate care to help safeguard your information.

How we use your information

We collect this information to provide you with financial product advice or services and in particular to assess your risk tolerance and determine investment strategies and recommendations consistent with your financial needs, objectives, and personal circumstances.

We also collect personal information for the purposes of assessing your application for finance, managing that finance and providing tax services to you. 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.

How we use your information for Direct Marketing

We may also use your information so that we can promote and market products, services and special offers that we think will be of interest to you (which may include products, services and offers provided by a third party). This marketing may be carried out in a variety of ways and may continue after you cease acquiring any products or services from us until you opt-out by calling **135 444**.

When we disclose your information

We may disclose your personal information:

- to prospective funders or other intermediaries for your finance requirements
- to other organisations that are involved in managing or administering your finance or financial products such as third party suppliers, printing and postal services, call centres, lenders mortgage insurers, trade insurers and credit reporting bodies
- to associated businesses that may want to market products to you
- to our internal service providers, such as mortgage brokers and superannuation, taxation, insurance and investment advisers
- to companies that provide information and infrastructure systems to us
- to anybody who represents you, such as actuaries, finance brokers, lawyers, taxation advisers and accountants
- to anyone where you have provided us with your consent
- where we are required to do so by law, such as under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)
- to investors, agents or advisers, or to any entity that has an interest in our business
- 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:

- the person or organisation has a commitment to protecting your personal information at least equal to our commitment
- or you have consented to us making the disclosure

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located in or outside Australia.

Credit Reporting Policy

We may provide credit as contemplated in the Privacy Act and, as a result, we may collect credit information and credit eligibility information about you as referred to in the Privacy Act. Our Credit Reporting Policy sets out how we manage that information.

How we collect and hold credit information and credit eligibility information about you

Credit information relates primarily to your credit related dealings with us and covers various types of information that can be collected by credit reporting bodies that report on consumer credit worthiness.

Credit information includes:

- identification information
- basic information about your credit account (for example when it was opened)
- details about information requests we make about you to other bodies
- information about certain overdue payments and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these
- various publicly available information like bankruptcy and credit-related court judgements

We may collect credit information about you in any of the circumstances relating to other personal information described in our Privacy Policy under

How we collect your information.

This information relates primarily to your dealings with other credit providers (for example, banks, other financial institutions, or other organisations that may provide you with credit in connection with their products or services). It may also include certain credit worthiness information that we derive from the data that we receive from another reporting body. Sometimes we may also collect credit eligibility information about you from other credit providers.

We store and safeguard your credit information and credit eligibility information in the ways described in our Privacy Policy under

How we hold your information.

How we use and when we disclose your credit information and credit eligibility information

We may disclose your credit information to credit reporting bodies. They may then include that information in credit reporting information that they provide to other credit providers to assist them to assess your credit worthiness.

We may also use and disclose your credit information for other purposes and in other circumstances as described in our Privacy Policy under **How we use your information** and **When we disclose your information**, when permitted to do so by the Privacy Act.

Our use and disclosure of credit eligibility information is regulated by Part IIIA of the Privacy Act and the Credit Reporting Code. We will only use or disclose information for purposes permitted by these laws, such as:

- processing credit-related applications and managing credit that we provide
- assisting you to avoid defaults
- collecting amounts you may owe us for credit, and dealing with serious credit infringements
- assigning your debts
- participating in the credit reporting system
- dealing with complaints or regulatory matters relating to credit or credit reporting
- as required or authorised by another law

In some cases, the people to whom we may disclose your credit information or credit eligibility information may be based outside Australia – for more information please see the details in our Privacy Policy under **When we disclose your information**.

How to access or correct your personal information or make a complaint

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 or the Credit Reporting Code, you may contact our Client Relationship Manager on **135 444** or in writing at **PO Box Q1078, Queen Victoria Building, NSW 1230**.

We may apply an administrative charge for providing access to your credit eligibility information, depending on the request.

We will acknowledge your complaint in writing as soon as practicable within 7 days. We will aim to investigate and resolve your complaint within 30 days of receiving it. If we need more time, we will notify you about the reasons for the delay and ask for your agreement to extend this 30 day period (if you do not agree, we may not be able to resolve your complaint).

We may need to consult with a credit reporting body or another credit provider to investigate your complaint. If you are dissatisfied with our response you may make a complaint to our External Dispute Resolution Scheme, Credit Ombudsman Service (COSL) which can be contacted on 1800 138 422 or on their website www.cosl.com.au or the Privacy Commissioner which can be contacted on 1300 363 992 or on their website www.oaic.gov.au.

Our Locations

Sydney

Level 14, 383 Kent St,
Sydney, NSW 2000

Melbourne

597- 599 Little Collins St,
Melbourne, VIC 3000

Brisbane

Level 19, 333 Ann St,
Brisbane, QLD 4000

Adelaide

Level 8, 420 King William St,
Adelaide, SA 5000

Perth

Level 41, 108 St. Georges Terrace,
Perth, WA 6000

Darwin

Level 1, 1 Briggs St,
Darwin, NT 0801

Newcastle

59 Ridley St,
Charlestown, NSW 2290

Gold Coast

42 Siganto Drive
Helensvale, Qld 4212

Contact us 135 444
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info@annestreetpartners.com.au