



# Privacy Statement

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

## Collection of your information

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

## How information is collected from other sources

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 a loan or lease in relation to which you seek our services;
- 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.

## When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

## How your information may be used

We may use and disclose your personal information to our associated entities, our brokers, our panel of lenders, other service providers and agents that we use in the ordinary course of our business, such as:

- Giving you credit assistance;
- Giving you information about loan products or related services including help, guidance and advice;
- Considering whether you are eligible for a loan or lease or any related service you requested including identifying or verifying you or your authority to act on behalf of a customer;
- Assisting you to prepare an application for a lease or a loan;
- Administering services we provide, for example, to answer requests or deal with complaints;
- Administering payments we receive, or any payments we make, relating to your loan or lease;
- Telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- Identifying opportunities to improve our service to you and improving our service to you;
- Telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- Allowing us to run our business efficiently and perform general administrative tasks;
- Preventing or investigating any fraud or crime or any suspected fraud or crime;
- As required by law, regulation or codes binding us; and
- Any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

## What happens if you don't provide information?



If you don't provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

## Sharing Your Information

### General

We may use and share your information with other organisations for any purpose described above.

### Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

### Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the Broker Group through whom we submit loan or lease applications to lenders or lessors on the Broker Group's panel. You can access the Broker Group's privacy notice at <http://www.fastgroup.com.au/privacy>.
- It sets out how that Broker Group manages your personal information and where you can find its privacy policy;
- Referrers that referred your business to us;
- Financial services suppliers with whom we have arrangements;
- Valuers;
- Lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- Organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- Government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- Guarantors and prospective guarantors of your loan or lease;
- Service providers, agents, contractors and advisers that assist us to conduct our business for purposes including, without limitation, storing or analysing information;
- Any organisation that wishes to take an interest in our business or assets; and
- Any third party to which you consent to us sharing your information.

In providing your personal information you consent to us collecting, storing and using your personal information in the manner set out in this document and you consent to us disclosing your personal information to our associated entities and each of their officers, contractors, employees and agents who may collect, store and use your personal information in the manner set out in this document.

### **Sharing outside of Australia**

We may use overseas organisation to help conduct our business. As a result, we may need to share your information (including credit information) with such organisations outside Australia. The countries in which those organisations are located are:

- India
- Philippines



We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

### **Information about other people**

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
  - we may exchange this information with other organisations set out in this privacy notice;
  - we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
    - access or request a copy of that privacy policy or this privacy notice; or
    - access the information we hold about that other person,
  - by using our contact details above; and
- we may not be able to provide those services to you unless we obtain their information.

### **Access and alterations to your personal information**

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Tom Pesce  
Address: 2 Birmingham Street Alexandria NSW 2015  
Phone: 02 8935 1111  
Email: tom@laemail.com.au

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

### **Marketing**

From time to time, Lending Association may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

### **Security of your personal information**

Lending Association takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

### **Updating your personal information**

Lending Association takes reasonable steps to ensure that the personal information we hold about you is accurate, complete and up to date. If you believe that the information we hold is not up to date or is inaccurate, please contact us so we can update our records and ensure we continue to provide quality services to you.

### **Feedback on the handling of your personal information**

Should you be unsatisfied in the manner in which Lending Association has handled your personal information please contact us (per details listed above). We will take all necessary steps to



investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Phone: 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Mail: GPO Box 5218  
SYDNEY NSW 2001

You can learn more about the Privacy Act and your rights at [www.privacy.gov.au](http://www.privacy.gov.au)