

PRIVACY DISCLOSURE & CONSENT

In handling your personal information, Mortgage Specialists Pty Ltd ABN 48 612 422 178 T/As Specialist Finance Group, Australian Credit Licence 387025, 325 Churchill Ave, Subiaco WA 6008, Australia, 08 9286 6888 and our Authorised Credit Representatives are committed to complying with the *Privacy Act 1988* (Privacy Act) and the Australian Privacy Principles.

HOW AND WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

PROVIDING YOUR PERSONAL INFORMATION TO OTHERS

In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas:

- organisations which provide credit or other products or services to you or to whom an application has been made for those products and services;
- finance consultants, accountants and auditors, real estate agents associated with the property purchase, conveyancers, legal advisers, insurers and mailing services;
- any associates, related entities, contractors and our mortgage aggregator (Specialist Finance Group);
- any industry body, tribunal, court or otherwise in connection with any complaint regarding our services;
- any person where we are required by law to do so;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; or
- any organisation providing online verification of your identity.

YOUR RIGHTS

You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy and the privacy policy of any credit reporting body that may access your personal information. A copy of our full privacy policy can be obtained from our website, by visiting www.specialistfinancegroup.com.au/privacy-dispute-policies or by contacting us on 08 9286 6888. Our privacy policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

IF YOUR PERSONAL INFORMATION IS NOT PROVIDED

If you do not provide us with all of the information we request, we may be unable to supply to you the product or service that you require.

CONSENT TO PROVIDE YOUR PERSONAL INFORMATION TO A CRB

You authorise us to act as an access seeker within the meaning of section 6L of the Privacy Act to seek and obtain credit information on your behalf for the purposes of establishing which product is most suitable for your requirements and circumstances. If we act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a credit reporting body (CRB), we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringements.

CONSENT TO RECEIVE MARKETING INFORMATION

You consent to us doing so and we may periodically provide you with information about new products and services available from us or from other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY

You consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

CONSENT TO BEING RECORDED BY VIDEO OR AUDIO CONFERENCING

You consent to us obtaining personal information, financial information and credit information about you by video or audio conferencing for the purpose of arranging credit, providing credit assistance and give your permission for that video or audio conference to be recorded for this purpose.