

# **Privacy Policy**

At Wise Loan Central Coast we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

## **What information do we collect and how do we use it?**

We will ask you for personal information when we assist you with your finance. Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We use the information you provide to advise about and assist with your credit needs. We only provide your information to the companies with whom you choose to deal (and their representatives). We also use your information to send you requested product information and to enable us to manage your ongoing relationship with us e.g. invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about promotions, new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post. If you would rather not receive this information, email or write to us.

We may also use your information internally to help us improve our services and help resolve any problems.

## **What if you don't provide some information to us?**

If you don't provide us with full information, we can't properly advise or assist you with your credit needs.

## **How do we hold and protect your information?**

We strive to maintain the reliability, accuracy, completeness, and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements. We hold the information we collect from you in One drive.

We ensure that your information is safe by the system is password protected and passwords changed periodically.

## **Will we disclose the information we collect to anyone?**

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to our credit licensee e.g. for administration and supervision activities, contractors who supply services to us e.g. to handle mailings on our behalf, or to other companies in the event of a corporate sale, merger, re-organisation,

dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do.

We may also provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

### **Disclosures to overseas recipients**

Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the Philippines, India, and Nepal.

- From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.
- You can unsubscribe 'opt-out' by notifying us and we will no longer send information to you.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

## **How can you check, update or change the information we are holding?**

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

If you wish to access or correct your personal information please write [amanda@wiseloancentralcoast.com.au](mailto:amanda@wiseloancentralcoast.com.au) or call 0410 407 804.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do not charge for providing access to personal information.

## **Your consent**

By asking us to assist with your credit needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

## **Tell us what you think**

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact [amanda@wiseloancentralcoast.com.au](mailto:amanda@wiseloancentralcoast.com.au) or call 0410 407 804.

## **Complaints**

### **Internal Dispute Resolution**

If you do have a complaint, please let us know by email, because if we don't know about it we can't fix it. You may also contact us by email addressed to; The Complaints Officer at [amanda@wiseloancentralcoast.com.au](mailto:amanda@wiseloancentralcoast.com.au) or call 0410 407 804., please make sure you include as much information as you can.

You should explain the details of your complaint as clearly as you can. Ideally, this should be in writing, however you can lodge your complaint via telephone, in person or online. When we receive a complaint, we will attempt to resolve it promptly.