

STATEMENT OF PRIVACY POLICY

outsource financial pty ltd ACN 131 090 705 is an innovative and future leader in the outsourcing of financial services. We hold an Australian Credit Licence 384324. We specialise in providing you with access to (but not limited to) residential loans, commercial loans, asset finance and leasing.

Protecting your personal information is important

At outsource financial pty ltd we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information. Personal information is information or opinion that allows others to identify you. It includes your name, age, gender, contact details, as well as your health and financial information. We will act to protect your personal information in accordance with the Australian Privacy Principles or an industry privacy code.

The information set out below provides an overview of how we will protect your privacy.

What personal information we collect about you

When we arrange finance on your behalf, we ask you for the information we need to advise you about your finance needs and your borrowing capacity. We provide any information that the lenders to whom we apply on your behalf require to enable them to decide whether to lend to you and on what terms. We collect and hold personal information about you. Your personal information is collected for the purpose of providing you with the product (s) and service(s) you have requested. The nature of personal information we collect from you will depend on what you have provided us with. Generally the type of personal information we collect includes your name, your mailing address, telephone number, e-mail address, date of birth, marital status, your partner's name and date of birth, income and other financial details, employment details and credit history.

We collect most personal information about you, directly from you. We will only collect personal information from you that are necessary for one or more of our functions and activities. We will only collect personal information from you by lawful and fair means, without being unreasonably intrusive.

At or before the time we collect personal information from you, we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what will happen if you do not provide personal information to us.

We also use your information to enable us to manage your ongoing requirements, e.g. refinancing, and our relationship with you, e.g. invoicing, client surveys etc. We may do so by post or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about 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 on finance matters. If you would rather not receive this information, please email or write to us. We may also use your information internally to help us improve our services and help resolve any problems.

Wherever it is lawful and practicable, we will give you the option of not identifying yourself or not providing personal information when dealing with us. However, failure to provide full and complete information we request may mean that we are unable to provide you with the services you have requested completely and properly. Once we hold your personal information we will take reasonable steps to keep it accurate, complete and up-to-date. We will identify and destroy the personal information we hold about you once our legal obligations cease.

Anti-money laundering and counter-terrorism financing act 2006

To comply with this legislation, outsource financial must identify and verify new customers. We are required to obtain, verify and record information that verifies our clients before you are able to invest using our services. We are required to obtain details such as your full name, date of birth and residential address amongst other details for these purposes and we are required to store this information for a minimum of seven years. Information collected for this purpose will not be disclosed, sold, distributed, leased, shared or passed onto any third party unless we have your consent to do so, we have disclosed to you the types of organisations whom this information would be shared (such as for future identification purposes with a third party you may invest with) or if we are required to do so by law. We will take all reasonable security measures to protect the personal information we hold from misuse, loss and/or unauthorised access, modification or disclosure. For more information on the anti-money laundering and counter-terrorism financing act 2006, refer to <http://www.ag.gov.au/aml>.

What about sensitive personal 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.

In certain circumstances such as when completing a loan application we will request sensitive information. We will ask you to consent to our proposed uses of the information. We may also collect personal information incidentally. By providing us with unsolicited sensitive personal information incidentally, you consent to us using the information subject to applicable laws.

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.

Anonymous data – We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies – In order to collect this anonymous data we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. If you use only temporary cookies, insert “Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.” If you use permanent cookies, insert “They allow the website to recognise your computer when you return in the future”. 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

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 United States of America, United Kingdom, New Zealand, Indonesia, Philippines and Serbia.

How we use your personal information

We will only use the information you provided for the purpose of providing you with the service(s) you have requested. Your personal information will only be used for the main purpose of collection, except where you consent to us using that personal information for another purpose, where the other purpose is related to the main purpose and you would reasonably expect us to use the personal information for that other purpose, or where it is permitted or required by law, or we reasonably believe it is necessary on health and public safety grounds to use the personal information for another purpose.

From time to time, we may also use your contact details for marketing communications activities. We respect your choice to opt out of these activities. Should you decide you do not wish to receive marketing or promotional material from us at any time, please let us know by sending us an e-mail (no spam please) or write to us at **406/19 Roseby St, Drummoyne NSW, 2047** or call us on **1300 781 481**.

Will we share your personal information to outside parties?

We do not sell, trade, or rent your personal information to others. We may need to provide your information to 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, reorganisation, dissolution or similar event. We may 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. However, we will do our best to ensure that they protect your information in the same way that we do.

Unless you request us not to, we will disclose your personal information to the following types of organisations:

- banks and other financial institutions;
- mortgage insurers and valuers
- related corporations
- other organisations which assist us (such as lawyers, accountants, financial planners);
- organisations with whom outsource financial have alliances and arrangements and any agents used by outsource financial and its business partners in administering such an alliance or arrangement; and
- any other organisation that may wish to, or has acquired an interest in your loan, or in outsource financials business.

Access to your personal information

You can request us to provide you with access to personal information we hold about you. We may allow an inspection of your personal information in person, or provide copies or a summary of relevant documents, depending on what is the most appropriate in the circumstances. Any charge we make for providing access will be reasonable. Your request to access your personal information will be dealt with in a reasonable time. Note that we need not provide access to personal information if a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or be a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Accuracy

To enable us to keep our records properly, please notify us if you believe that any information we hold about you is inaccurate, incomplete or out of date and we will take reasonable steps to ensure that it is corrected. You can notify us by sending us an email (no spam please) or write to us at 406/19 Roseby St, Drummoyne NSW, 2047 or call us on 1300 781 481 and we will take reasonable steps to ensure that it is corrected. We do not charge for receiving a request for access to personal information or for complying with a correction request.

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. If you wish to access or correct your personal information please write to outsource financial pty ltd at 406/19 Roseby Street, Drummoyne, NSW, 2047

Our security procedures

outsorce financial takes your privacy and the privacy of its affiliates and their clients very seriously. We will take reasonable steps to protect any personal information you provide to us from misuse, loss or unauthorised access, modification and disclosure. We review our security procedures from time to time and update them when relevant.

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 securely. We will act to protect your personal information in accordance with the Australian Privacy Principles or an industry privacy code.

Identifiers

We will not adopt as our own, any identifiers you may provide to us such as TFNs, Medicare numbers etc.

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

We can only fully advise you about your borrowing capacity and the suitability of a loan if we have all relevant information.

Links to other sites

outsorce financials website provides links to other sites for you to access. You should be aware that these other sites are not subject to our privacy standards and procedures. You will need to contact them directly to ascertain their privacy standards.

Changes to our Privacy Statement

This information relates to our current privacy standards. From time to time, we may vary our privacy standards for any reasons. We will publish any changes on this website.

Complaints Resolution

outsorce financial is committed to providing a fair and responsible system for the handling of complaints from parties whose personal information we hold. We will address any concerns you have through our complaints handling process. If you have any concerns regarding the way we have handled your privacy please send us an email (no spam please) or write to us at **406/19 Roseby St, Drummoyne NSW, 2047** or call us on **1300 781 481**. However, if you wish to take matters further, you may refer your concerns to the Office of the Federal Privacy Commissioner.

Your consent

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

Contact us if you wish to discuss our privacy policy

If you seek further information regarding this Privacy Statement or have any concerns about your privacy, please contact our Privacy Officer by writing to us at **406/19 Roseby St, Drummoyne NSW 2047** Telephone on **1300 781 481**