
Aviser Privacy Statement

We are committed to protecting the privacy of your personal information. Our Privacy Policy governs how we collect, handle, use and disclose your personal information. It also deals with how you can access the personal information we hold about you, ask us to correct it, or make a privacy related complaint.

This policy explains how we respect your right to privacy in accordance with the Australian Privacy Principles contained in the Privacy Act (Cth).

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

We will collect personal information from you via telephone, when we do business with you, and through our website. This may include a broad range of information from your name, address and contact details to other information about your qualifications, employment history and financial information.

When we request your personal information, we will identify which information is necessary and which information may be provided at your option. If you choose not to supply any of the information we request, our ability to assist you may be limited.

We will use your personal information:

- to conduct our business
- to manage our business relationships with you and with others, including our Credit Providers
- to complete a transaction on your behalf
- to provide you with information about our products and services.

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.

We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

Collection and use of your information

Aviser Finance and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

How do we hold and protect your information?

We strive to maintain the relevance, 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 on our secure database. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located in Australia who are also regulated by the Privacy Act.

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or exposure. Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

Will we disclose the information we collect to anyone?

We do not sell, trade or rent client lists or personal information to any third party. We will disclose personal information about you to our credit providers and agents where necessary to do so for the ordinary operation of our business. In all cases we will only disclose that information that is strictly required, and take all reasonable steps to ensure that your personal information is handled in accordance with the Australian Privacy Principles. These third parties are strictly prohibited from using your personal information for any purpose other than in the pursuit of business related to our credit assistance. However,

in order to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include: lenders, insurers, other mortgage intermediaries, valuers and other organisations which assist us such as printers, mailing houses, lawyers, debt collectors, auditors, financial planners and accountants.

Otherwise, we will not disclose personal information unless you consent, we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

How can you access, update or correct the information we are holding?

You have the right to access your information and if necessary, for it to be corrected. 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 may incur costs in giving you that information, in which case we reserve the right to charge you for our reasonable expenses incurred in doing so.

If you believe that we are holding inaccurate, incomplete, irrelevant or out of date data about you, you may ask us to correct it. You can make a request for access to or correction of your personal information by contacting us anytime.

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.

In some limited circumstances we may need to refuse access to your information or refuse a request for correction. If this is the case, we will advise you as soon as possible after your request and provide you with our reasons for the refusal.

Marketing From time to time, Aviser Finance may contact you with information about products from either the Aviser Finance 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 below.

Your consent

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

What happens if you have a concern?

If you are concerned about whether we have complied with the Privacy Act or this Privacy Policy and would like to share your concern please contact us:

Aviser Finance Grievance Officer: Tonina Ryan

Should you have an issue about our services, please contact Tonina Ryan on:

Phone: 1300 384737 Or Email: tonina@aviser.com.au, 440 Clarendon Street, South Melbourne 3205

Mailing: PO Box 452, ELWOOD VIC 3184.

Your issue will be considered through our internal complaints resolution process and we will aim to respond with a decision within 45 days of you making the complaint. **Feedback on the handling of your personal information**

should you be unsatisfied in the manner in which Aviser Finance has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. For more information on your privacy rights please visit www.privacy.gov.au

Questions

If you have any questions about our Privacy Process or anything else about our services, please ask us at any time. We are here to assist you.
