



At Melbourne Mortgage Advice, we are committed to protecting your privacy in accordance with the Privacy Act. This **Privacy Statement** describes our current policies and practices in relation to the handling and use of personal information. This statement also includes our **Website Terms & Conditions**.

Privacy Statement

We need to collect personal information about you to provide you with our broking and related credit services. This privacy statement tells you how we collect your information, what we use the information for and with whom we share the information. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection. In certain circumstances, we may also be required to collect sensitive information (such as health information) on behalf of the lender in the course of giving you credit assistance.

How information is collected from you

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 is 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 cannot get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial adviser or other representatives.

When the law authorises or requires collection of information

We may use your information for purposes including:

- giving you Credit Assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- 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;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- 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 do not provide information?

If you do not 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 which we may submit loan or lease applications to lenders or lessors on the broker group's panel. You can view our broker group's privacy notice [here](#). It sets out how that broker group manages your personal information and where you can find its privacy policy;
- our Licensee;
- 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.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, 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 is not always practicable to know in which country your information may be held.

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 statement; 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.

Feedback on the handling of your personal information

Should you be dissatisfied with the manner in which the Credit Representative has handled your personal information, please contact us on the 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:

Telephone: 1300 363 992

email: enquiries@oaic.gov.au

Mail address: GPO Box 5218, SYDNEY, NSW 2001

You can obtain a copy of our full Privacy Policy by contacting us using the details above. You can learn more about the Privacy Act and your rights at <http://www.privacy.gov.au>

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please contact us via [this page](#), email to enquiry@melbournemortgageadvice.com.au or telephone to 1800 693 000. Also, you can read and obtain a copy of PCFS's Privacy Policy [here](#). Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

Website Terms & Conditions

Please read these terms and conditions carefully. By accessing this website, you agree to be bound by the terms and conditions below.

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General Advice Warning

The advice contained on this site does not take into account any persons particular objectives, needs or financial situation. Before making a decision regarding the acquisition of a Credit Product, persons should assess whether the advice is appropriate to their objectives, requirements or financial situation. We recommend you obtain advice before acting upon any of the information on this site. No responsibility is taken for persons acting on the information on this site. Persons doing so, do so at their own risk.

Calculators and Assumptions

Any calculators available on the site are designed to give you some examples of different financial scenarios, based on stated assumptions and the figures you input. The calculations are intended as estimates only and they are not meant to be kept or used for any practical purpose, or as a substitute for professional financial advice. Any calculators or information provided on our websites are provided for your convenience only and do not constitute either credit or financial advice. Information on our websites has been prepared without consideration of your particular circumstances and should be viewed as generic information only and not as indicating that you should follow a particular course of action.

While we have based the information on sources that we believe are reliable and accurate, your actual outcomes will depend on a range of factors outside of our control. You should not rely on

these calculators when you are making decisions about lending and/or financing. Instead, you should consider obtaining credit advice from an Authorised Credit Representative.

Links to Third Party Sites

Our website may contain links to external websites. While such links are provided for your convenience, you should be aware that the information handling practices of the linked web sites might not be the same as ours. The links do not constitute endorsement of material at those sites or any associated organisation product or service. These external information sources are outside our control. It is the responsibility of users to make their own decisions about the accuracy, currency, reliability and correctness of the information at those sites. By accessing information at or through this site each user waives and releases us to the full extent permitted by law from any and all claims relating to the usage of the material made available through the website. In no event shall we be liable for any incident or consequential damages resulting from use of the material. Each website will have its own privacy policy and security standards and you should check these as we cannot confirm what standards these third party websites may adopt.

Terms of Use/Governing Law

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