



## PRIVACY STATEMENT

### OUR PRIVACY POLICY

At Origin8 Loans 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.

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

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 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 mail 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.

**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”.



**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.

**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 by taking reasonable steps to protect your personal information by storing in a secure location at Level 3, 445 Upper Edward Street, SPRING HILL Qld 4004.

We ensure that your information is safe by taking every step to protect any personal information from misuse, loss and any unauthorised access, modification or disclosure.

When the information stored is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

**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 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. However, we will do our best to ensure that they protect your information in the same way that we do.

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.

**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 to :

The Privacy Manager  
Origin8 Loans Pty Ltd  
PO Box 577  
PADDINGTON Qld 4064.

We do not charge for receiving a request for access to personal information or for complying with a correction request. This service is free unless the information you request requires significant research or preparation time. Before we act upon requests of this nature, we will tell you how much this service will cost.



**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.

**Tell us what you think**

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact The Privacy Manager on 07 3832 9380 or via email : [loans@origin8loans.com.au](mailto:loans@origin8loans.com.au)