



## PRIVACY POLICY

In handling your personal information, Mortgage Specialists Pty Ltd ABN 48612422178 T/As Specialist Finance Group, Australian Credit Licence 387025, 325 Churchill Ave, Subiaco WA 6008, Australia, 08 9286 6888 and our Authorised Credit Representatives are committed to complying with the *Privacy Act 1988* (Privacy Act) and the Australian Privacy Principles.

### HOW AND WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

### PROVIDING YOUR PERSONAL INFORMATION TO OTHERS

In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas:

- organisations which provide credit or other products or services to you or to whom an application has been made for those products and services;
- finance consultants, accountants and auditors, real estate agents associated with the property purchase, conveyancers, legal advisers, insurers and mailing services;
- any associates, related entities, contractors and our mortgage aggregator (Specialist Finance Group);
- any industry body, tribunal, court or otherwise in connection with any complaint regarding our services;
- any person where we are required by law to do so;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; or
- any organisation providing online verification of your identity.

### YOUR RIGHTS

You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy and the privacy policy of any credit reporting body that may access your personal information. A copy of our full privacy policy can be obtained from our website, by visiting [www.specialistfinancegroup.com.au/privacy-dispute-policies](http://www.specialistfinancegroup.com.au/privacy-dispute-policies) or by contacting us on 08 9286 6888. Our privacy policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.