

Privacy policy

Introduction

This is the privacy policy of New Money Lender Pty Ltd trading as Mybond Money ABN 19 653 707 138 Australian credit licence 536096. We also have a policy on management of credit reporting information which is available at www.mybondmoney.au/privacy_policy

Contacting us

Our contact details are as follows:

Address: PO Box 543, Queen Victoria Building, Sydney, NSW, 1230

Email: recoveries@newml.com.au

Website: www.mybondmoney.au

Protecting your privacy

We seek to protect and maintain the privacy, accuracy and security of your personal information. We will comply with the Australian Privacy Principles ("APPs") in the Privacy Act (Cth) 1988 ("Privacy Act"), the Privacy Act, and, when applicable, the Credit Reporting Privacy Code ("CR Code").

Words defined in the Privacy Act, the APPs and the CR Code have the same meaning when used in this policy.

Personal information that we collect and hold

We may collect personal information about you. This includes:

- your name, current address details, previous address details, and landlord or mortgage details including address and phone number;
- date of birth, gender, and marital status;
- government identifiers such as driver licence number and passport details;
- email address and telephone/mobile numbers;
- financial information (including credit history), bank account and/or credit card details, and personal references;
- details of your current and previous employment; and
- sensitive information about you in relation to insurance products or if you are seeking assistance with financial hardship.

We collect information about your accounts and transactions with us. We may also collect information when you use our websites. Please refer to the websites section of this policy for further details.

If there is another applicant named in a credit application, you may need to provide their personal information. You should only give this information with their permission.

How we collect personal information

We collect personal information in different ways. Mainly we will collect information from you when you knowingly provide it to us by telephone, in person or in documentation such as an application form (which may be an online application). We also collect information when you make a request or enquiry of us.

We may also collect personal information from publicly available sources or third parties, such as a referee provided by you, a credit reporting body or other credit provider.

Why we collect, hold, use and disclose personal information

We collect, hold, use and disclose personal information about individuals when it is necessary for us to carry on our business functions or to comply with laws.

If you do not provide the information that we request, we may not be able to provide our services to you or provide them to the same standard.

We may collect, hold, use and disclose your personal information:

- to provide the information or service that you requested;
- to answer your enquiry;
- to enable us to develop, administer and manage our services and businesses;
- to customise services to better meet your needs and preferences;
- to assess your application and manage your account with us;
- to compile a customer profile about you to serve you better;
- to engage a credit reporting body to conduct a credit and reference check;
- to assess your creditworthiness;
- for billing purposes and collection of debts;
- statistical purposes;
- future promotional and marketing purposes including direct marketing purposes;
- to inform you of special offers, promotions and competitions;
- for research purposes to better improve our websites, products or services;
- any other customer support purposes;
- to notify credit providers of a default by you of your agreement with us;
- to advise credit providers of the status of your agreement with us, in circumstances where you are in default with credit providers;
- to deal with complaints;
- to enforce our rights when you are in breach; and
- when authorised or required by law. These laws include:
 - the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), which requires us to collect personal information about you when verifying your identity;
 - the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application for credit by you;
 - the Real Property Act 1900 (NSW) and equivalent legislation in other States and Territories, which may require us to identify a mortgagor for the purposes of registration of a mortgage; and
 - the Personal Property Securities Act 2009 (Cth) if we take security over personal property, for the purpose of identifying you as the grantor and registering our security interest.

When we may disclose your personal information to third parties

In carrying on our business we may provide your personal information to:

- related companies;
- distributors and introducers of our products and services;
- credit reporting bodies;
- other credit providers and insurers;
- service providers including mailhouses, printers, call centers, marketing companies, and technology providers;
- government bodies;
- persons who act as your guarantor or who provide security for credit to you;
- debt collectors and assignees of your debts;
- a recognised external dispute resolution scheme of which we are a member; and
- our professional advisors, including our lawyers, auditors and accountants.

We may disclose your personal information to third parties:

- to meet the purpose for which it was submitted;
- if we have your consent to do so or otherwise when we are authorised by law;
- if we are required by law to disclose the information.

Overseas recipients

We may disclose personal information about you to overseas recipients who provide services for us and who do not have an Australian link. If you consent to us disclosing your personal information to them, we are not required to take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles. By using our services you agree to us disclosing your personal information to those overseas service providers.

Security

We will handle and store personal information held by us in accordance with our obligations under the Privacy Act.

We will take reasonable steps to:

- make sure that the personal information we collect, use or disclose is accurate, complete and up to date;
- protect the information from misuse, interference, loss or unauthorised access, modification or disclosure both physically and through computer security methods; and
- destroy or permanently de-identify the information if it is no longer needed for any purpose.

Website

When you visit our website, we or agencies on our behalf and our internet service provider may monitor and make a record of your visit and log the following “clickstream data” for statistical purposes:

- your server’s IP address;
- your top level domain name (for example .com, .gov, .au, etc.);
- the pages you accessed and any documents downloaded;
- the previous site you have visited and the site you move to;
- the type of browser and operating system you are using; and
- the date and time of your visit.

For example, this information may be used to find out how the website is used and navigated, including the number of hits, the frequency and duration of visits and most popular session times, so that we may evaluate and improve our website’s performance.

The website may use cookies. A cookie is a message given to a web browser by a web server. The browser stores the message in a text file called cookie.txt. The message is then sent back to the server each time the browser requests a page from the server. Cookies are placed on your computer for the duration of a session and are used for session management purposes and do not contain any personal details. Periodically they can safely be deleted with no effect on future sessions. If you have configured your browser to reject all cookies, you will be able to view information-only pages on the website.

When you are on the website you could be directed to other sites that are beyond our control. These other sites may send their own cookies to users, collect data or solicit personally identifiable information. Our privacy policy does not apply to any third party websites. We have no control over the privacy practices or the content of any third party websites, and assume no liability for the privacy practices of these websites. You should therefore check the individual privacy policy of any third party when accessing other websites that may be linked to the website.

How to access and amend personal information

On request from you we will provide details of the personal information we hold about you. The release of information is subject to some exceptions such as information relating to existing or any anticipated legal proceedings, together with exceptions provided by the Privacy Act.

Unless unusual circumstances apply, we should provide access to you within 30 days of the request.

To protect your personal information, your request must be in writing and can be sent by letter or email. All correspondence should be addressed to:

Mail: The Privacy Officer

Email: recoveries@newml.com.au

We may charge a fee for providing access to your information when permitted by law.

We also aim to ensure that your personal information is accurate, up to date and complete. Amendment of personal information will be conducted upon written or verbal request from you. You can contact us via the above email address to do this.

Complaints

If you have a complaint about your personal information, please contact the Privacy Officer using the contact details above.

We will try to resolve any complaint within 10 working days. If resolution is not possible within this timeframe we will contact you to discuss the matter further.

You also have the right under the Privacy Act to make a complaint to the Office of the Australian Information Commissioner ("OAIC").

Changes to this policy

This policy is subject to change over time without prior notice. We may amend this policy by updating this posting.

Copies of this policy

You can ask us to provide you with a copy of this policy, including a hard copy, by contacting us using the contact details above.