



Privacy Policy



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Privacy Policy

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1 Collection and use of your information

Mortgage Australia Group Pty Ltd 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.

Information will generally be collected directly from you and this may be done in person, over the phone or via digital channels.

2 Types of information we may access

Mortgage Australia Group Pty Ltd and its representatives will generally seek 'personal information' and 'financial information' about you.

Personal information is any information from which your identity is reasonably apparent, which may include information or an opinion about you, your name, date of birth, address, account details, occupation and any other information which we may require to identify you.

Financial information is that which we utilise to assess your suitability for a credit product or to assist you in applying for a credit product. Examples of this information include any finance you may have outstanding, your repayment history in respect of these loans, as well as details of your employment, income and expenses.

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.

3 Services without your personal information

Generally it will be necessary for us to identify you in order to assist you with finding a product that meets your needs, however, where it is lawful and practicable for us to do so we will allow you to conduct business with us to the full extent possible without providing us with your personal information such as making general enquiries about promotional offers.

By providing your information to us, we take this as confirmation that you consent to your information being used in accordance with our privacy policy

4 Disclosure of personal information

Mortgage Australia Group Pty Ltd and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. 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
- Other Australian Credit Licensees
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors. Some of these organisations may be overseas.

5 Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: David Ham

Email: davidham@mortgageaustralia.com.au

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.

6 Marketing

From time to time, Mortgage Australia Group Pty Ltd may contact you with information about products from either ourselves 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 above.

7 Security of your personal information

Mortgage Australia Group Pty Ltd takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

In the extremely unlikely event that Mortgage Australia Group Pty Ltd suspects that there has been a data breach that may cause you serious harm, we will take all reasonable steps to assess if your data has been accessed or lost, and if this information being accessed or lost may cause you serious harm. This assessment will always be completed expeditiously and within 30 days.

If Mortgage Australia Group Pty Ltd finds that there has been a data breach that has the potential to cause you serious harm, this will be reported to the Office of the Information Commissioner and you directly.

8 Feedback on the handling of your personal information

Should you be unsatisfied in the manner in which Mortgage Australia Group Pty Ltd has handled your personal information please contact us (per 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:

Ph: 1300 363 992

e: enquiries@oaic.gov.au

Mail: GPO Box 5218
SYDNEY NSW 2001.

You can learn more about the Privacy Act and your rights at www.privacy.gov.au

9 Complaints

Irrespective of our status as a licensee, representative or credit representative, our reputation is built on matching the appropriate product(s) to the individual's requirements. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where applicants may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

9.1 Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact David Ham first and express about your concerns.

9.2 Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with David Ham, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

Name	David Ham
Phone	1800 180 800
Email	compliance@mortgageaustralia.com.au
Address	11 Gamin Vista, Aveley WA 6069

Note: In some instances your broker may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 45 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

9.3 Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

This external dispute resolution (EDR) process is available to you, at no cost. Two EDR schemes may be listed below. This indicates that the Credit Representative and their authorising Licensee are both required to be members (independently) of an ASIC approved EDR scheme. Where a Credit Representatives EDR is displayed, please contact that EDR scheme in the first instance for complaint escalation.

	EDR (Licensee)
Name	AFCA
Phone	1800 931 678
Address	Australian Financial Complaints Authority Limited, GPO Box 3 Melbourne, VIC 3001