

HEAD OFFICE Lane Cove Suite C, 161 Burns Bay Road Lane Cove NSW 2066 ACN: 107 994 767

P: 02 9428 4000 F: 02 9428 4037 E: info@ozwideloans.com.au W: www.ozwideloans.com.au

OZWIDE LOANS - Widening Your Loan Choices

Your privacy

OZWide Loans seeks to provide a service to its customers by providing a range of financial products and services.

We understand how important it is to protect your personal information. This document sets out our Privacy Policy commitment in respect of personal information that you may provide to us.

Our Privacy Policy ensures your right to privacy as we recognise that any personal information we may collect about you will only be used for the purposes indicated in our policy. It is important to us that you are confident that any personal information we collect from you or is received by us will be treated with appropriate respect ensuring protection of your personal information.

Our commitment in respect of personal information is to abide by the National Privacy Principles for the protection of persona information as set out in the Privacy Act and any other relevant law.

Who is Ozwide Loans?

OZWide Loans is an organisation that offers financial products and services within the mortgage industry. We process and assess information in respect of loan applications. We locate funders suitable to provide loans to you. We may also market other products.

Personal Information

When we refer to "personal information" we mean information from which your identity is apparent. This information may include information or an opinion about you, from which your identity can be reasonably ascertained.

Why we collect your personal information?

We collect and receive personal information from our customers or from other business referrers in order to conduct our business, including assessing and obtaining approval for loans. From time to time, we may offer other products and services.

To enable us to maintain a successful business relationship with you, we may disclose your personal information with other organisations that provide products or services used or marketed by us. The type of organisations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting agencies and lawyers. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your loan, or in our business.

How do we collect your personal information?

Where reasonable and practical, we will collect your personal information only directly from you.

To whom will we disclose your personal information?

Where possible, we will inform you, at or before the time of collecting your personal information, the types of organisations to whom we intend to disclose your personal information.



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Prior to disclosing any of your personal information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- i. The organisation has a commitment to protecting your personal information at least equal to our commitment; and
- ii. You have consented to us doing so.

Sometimes we are required or authorised by law to disclose your personal information. Circumstances in which we may disclose your personal information would be to a Court or Tribunal in response to a request or in response to a subpoena or to the Australian Taxation Office.

Direct marketing

From time to time, we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our offices by telephoning 02 9428 4037 or by writing to us at Suite C / 161 Burns Bay Rd, Lane Cove NSW 2066. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your personal information

It is important to our relationship that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we will ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

Access to your personal information

We will provide you with access to your personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

To access personal information that we hold about you, use the contact details specified above. We may charge a fee for our costs in retrieving and supplying the information to you.