

Scope

This Privacy Statement applies to information collected by Centrepoint Lending Solutions (Australian Credit Licence (ACL) 3377711) ("CLS" or "we") and its affiliates. It outlines how we manage your personal information and safeguard your privacy.

At CLS, we understand your concerns about privacy and the security of your personal information. Your privacy is important to us and we are bound by the Privacy Act 1998 (Cth) and the National Privacy Principles ("NPPS"). We are committed to protecting the personal information that we hold about you.

What personal information is collected?

CLS only collects personal information that is reasonably necessary for us to perform our functions. The kind of personal information we collect and hold will depend upon the type of products and services that you request from us and may include:

- Information you give us when you request a product or service from us. This information may include your name, address, contact details and relevant identification documents;
- Financial information about you such as your financial position and information obtained from credit checks if you have authorised us to carry out those checks;
- Communications between us and your financial adviser or mortgage broker;
- Transactional information about the use of a product if you have or had a product with us; and
- In a limited number of circumstances such as in some superannuation products, your personal health information.

How personal information is collected?

CLS collects your personal information in a number of ways including:

- Directly from you, such as when you provide the information by phone, email or in an application form; and
- From third parties such as credit reporting agencies, other credit providers or from other CLS group companies, if you authorise us to do so.

Use and disclosure of your personal information

CLS may use your personal information in a number of ways including:

- To verify your identity in transactions which you may enter into with us;
- To provide the products and services that you request;
- To administer and manage the provision of our products and services;
- To respond to queries, complaints or to provide you with our general customer services;

- To comply with laws and regulatory requirements including complying with any request made by a governmental authority in connection with legal proceedings or the prevention or detection of fraud and crime;
- To comply with CLS's risk management policies and procedures; or
- To train our staff.

We may use your personal information for additional purposes related to the purposes listed above.

We will not, however, use your personal information other than for:

- A purpose made known to you;
- A purpose you would reasonably expect;
- A purpose required or permitted by law; or
- A purpose otherwise authorised by you.

Third party access to personal information

We may contract out some of our functions such as mailing, settlement services or identification verification to external service providers from time to time and only in those instances will we disclose personal information to those providers. Only information pertinent to these products or services will be provided and confidentiality clauses feature in our service agreements with third party providers and suppliers.

We may also disclose your information to companies within the CLS and PIS group so that products and services may be offered.

Where we have obtained your approval to conduct credit checks, we may obtain personal information from or disclose personal information to credit reporting agencies.

When personal information is disclosed to a company operating in a foreign country, we will ensure that the information will be protected by a law or in a contract which upholds privacy principles similar to the NPPs.

Quality of the personal information

We aim to ensure that personal information we retain about you is accurate, complete and up to date. To enable this, we may regularly ask you to review, confirm and advise us of changes to your personal information.

Storage and security of information

CLS stores personal information in a combination of computer storage facilities, paper-based files and other records. We will take reasonable steps to protect personal information from loss, misuse, unauthorised access, modification or disclosure.

Access to your personal information

You may request access to the personal information that we hold about you or request correction to personal information that we hold. Subject to the limited circumstances set out below, we will endeavour to process your request in a reasonable time. In order for us to process your request we will need to verify your identity

and, in some circumstances, we may need to charge an administrative fee, of which we will inform you in advance.

In the event that we refuse you access to your personal information, we will provide you with an explanation for that refusal. These reasons may include:

- An unreasonable impact on the privacy of other individuals;
- The information relates to legal proceedings between CLS and you;
- The information would reveal our commercially-sensitive decision-making process; or
- We are prevented by law from disclosing the information or providing access.

Use of our web site

We will collect some information from you when you visit the CLS website. Your use of the facilities and services available through the website will determine the amount and type of information that we will collect about you. Some of this information will not be personal information because it will not reveal your identity.

The only personal information which we collect about you when you use the website is what you tell us about yourself; for example, by completing an online form such as an application form or by asking for a disclosure document for our products or by sending us an email. We will record your email address if you send us an email.

Cookies

When you visit the website, our server places small pieces of data known as 'cookies' on your hard drive. Cookies are pieces of information that are transferred to your computer when you visit a website for record-keeping purposes. Most Web browsers are set to accept cookies. However, if you do not wish to receive any cookies you may set your Web browser to refuse cookies. We use cookies to provide us with aggregate (anonymous) information on how people use our website and to help us know what our customers find interesting and useful in our website. We do not link this information back to other information that you have provided to us.

Changes to our Privacy Policy

We may make changes to this Privacy Statement from time to time for any reason and will make concerted efforts to update the website in a timely manner.

Contacting us

If you would like more information about how we manage your personal information, please contact us on 02 9921 6901, or write to us at the following address:

The Compliance Officer

Centrepont Lending Solutions
Level 6, 2 Elizabeth Plaza
North Sydney NSW 2060

Email: compliance@ausloanco.com.au

If you wish to raise any concerns about any breach or potential breach of your privacy, please contact our Compliance Officer and we will make every effort to resolve your complaint internally. For more information on how you may lodge a complaint with the Federal Privacy Commissioner, please contact the Commissioner's hotline service on 1300 363 992.