

# PRIVACY POLICY

## Protecting Your Privacy

Viclend Pty Ltd and its related companies understand how important it is to protect your personal information. The information within this document sets out our commitment to respect your personal information.

This policy ensures your right to privacy, as we recognise that any personal information that you provide will only be used for the purposes indicated in our policy. It is of paramount importance to us that you are confident that any personal information provided, will be treated with appropriate respect ensuring protection of your privacy.

We are committed to abide by the National Privacy principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

Viclend Pty Ltd offers financial products and services within the mortgage industry. We obtain information in respect of loan applications. We act as an intermediary between lenders and potential clients in order to source suitable loans products to consumers. 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 reasonably be ascertained.

## Who are our related companies?

The related companies of Viclend Pty Ltd are;

- ENKAY (AUST) Pty Ltd T/A Viclend
- Kayenne Pty Ltd, Pebbles Prestige
- Katch Enterprises Pty Ltd
- Lavl Holdings Pty Ltd
- Lend Australia Pty Ltd

## Why we collect this information?

We collect information from our related companies, clients or from other sources in order to conduct our business.

In order to provide you with our services, we may disclose your information with other organisations that provide products or services marketed by us. The organizations to which we are likely to disclose information about you include our related companies, other mortgage intermediaries, lenders, valuers, lenders mortgage insurance, surveyors, accountants, credit reporting agencies, and lawyers. We may also disclose your personal information to any other organization that may have or is considering having an interest in your loan, or in our business.

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## Collection of Information

Where practical we will collect your information directly from you.

## Who will we disclose your information to?

We will inform you, at or before the time of collecting your information, the types of organizations that we intend to disclose your information to, prior to disclose any of your information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) The organization has a commitment to protecting your information at least equal to our commitment; and
- (b) You have consented to us doing so.

We may be required or instructed to disclose your information. Circumstances in which we may disclose your information would be to a Court or Tribunal in response to request or in response to a request or in response to a subpoena or to the Australian Taxation Office.

## Direct Marketing

We may use your information to provide you with information about products or special offers you may find of interest, changes to our business, 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 office. 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 Information

It is crucial to our relationship that the 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 information has changed.

You may change the information held by us by contacting us. Generally we rely on you to inform us if the information we hold is inaccurate or incomplete.

## Access to your Information

We provide you with access to your information that we hold. You can request access to any of the information we hold about you at any time.

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To access your information you can use the contact details specified above. We may charge a fee for our costs in retrieving and supplying the information to you.

## Denied access to your information

Situations may occur where we are not required to provide you with access to your information. For example, such a situation would be information relating to an existing or anticipated legal proceeding with you, or if you request is vexatious. An explanation will be provided to you, if we deny you access to your information.

## Identifying You

It will be necessary for us to identify you in order to successfully do business with you, however, where, it is lawful and practicable to do so, we will offer you the opportunity of doing business with us, without providing us with information. Such a situation would be where you make general inquiries about interest rates or current promotional offers.

Where sensitive information is collected, stored, used or transferred about you, we will only use this information if you have consented or in the exercise or defence of a legal claim. Sensitive information may include, memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

## Security of Information

We take reasonable measures to protect your information by storing it in a secure environment, and when the information is no longer required for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

We also take reasonable measures to protect any personal information from misuse, loss and unauthorized access, modification or disclosure.

## Further Information

You can request further information about how we manage your information by contacting us.

## Maintaining our Privacy Policy

We continually review our policies and endeavour to keep up to date with market expectations and the various laws governing the use of your information.