

# Privacy Statement

## ABOUT US (“we, us, our”):

<b>Name of Broker</b>	Jana MacDougall
<b>Our Contact Details</b>	<p>Westside Finance Group Pty Ltd (A.C.N. 008 873 925)</p> <p>Australian Credit Licence No: 377772</p> <p>Westside Mortgages (A.B.N. 49 712 626 084)</p> <p>P.O. Box 251, West Perth WA 6872</p> <p>Ph: (08) 9322 6815   Email: info@westsidefinance.com.au</p>

We need to collect personal information about you to provide you with our broking and related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

In addition, we receive services to support the broking services we give you. We receive mortgage aggregation services from Finance & Systems Technology Pty Ltd (FAST). Sometimes they collect personal information about customers to manage customer enquires or complaints, commission payments or file reviews. If you want to find out how they manage your personal information, please click on the link below:

<http://www.fastgroup.com.au/privacy>

If you have any questions about this, please do not hesitate to contact us.

### How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

### How information is collected from other sources

Sometimes we will collect information about you from other sources as the *Privacy Act, 1988* permits. We will do this only if it is reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services;
- we cannot get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

### When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

### How your information may be used

We may use your information for purposes including:

- giving you credit assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your loan or lease;
- identifying you;

- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

### **What happens if you do not provide information?**

If you do not provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

### **Sharing Your Information**

#### General

We may use and share your information with other organisations for any purpose described above.

#### Overseas Disclosure

In some cases, the organisations that we may disclose your information to may be based outside the location where the information is collected. For example, we may share your information with our third parties in Australia, India and the Philippines.

#### **Sending Information Overseas**

We may disclose your personal information to overseas entities that provide support functions to us, including to:

- Service providers or third parties who store data or operate outside Australia.
- Comply with laws, and assist government or law enforcement agencies.
- If we do this, we make sure there are arrangements in place to protect your information.

#### Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

#### Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- the Australian Credit Licence holder that authorises us to engage in credit activities;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business;

- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

### **Privacy Policy**

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

### **Information about other people**

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
- we may exchange this information with other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
  - request a copy of that privacy policy or this privacy notice; or
  - access the information we hold about that other person, by using our contact details above; and
  - we may not be able to provide those services to you unless we obtain their information.