

Privacy Policy

The Privacy Act and the National Privacy Principles (NPPs)

SME Financial Services Group Pty Ltd (SME Financial Services) has always valued the privacy of personal information. From 21 December 2001, we are bound by the Privacy Act 1988 (Cth). It sets out standards to be met in the collection, use, disclosure and handling of personal information.

This privacy policy explains how we collect personal information and how we maintain, use and disclose that information. It also provides some detail about your privacy rights along with our general rights and obligations, and our policy in relation to the personal information we keep. In this policy, reference to 'we/us' means each member of **SME Financial Services Group Pty Ltd (SME Financial Services)** including companies that are related to or owned by **SME Financial Services Group Pty Ltd**.

When you enquire or apply for a product or service, you may be asked to read and sign a document about privacy and requests for consent. Those privacy consents specify in more detail how any information about you may be used and disclosed in relation to your dealings with other financing and financial product providers. When you apply for or use one of our products or services, you consent to us collecting, maintaining, using and disclosing personal information about you and provided by you or by another person in accordance with the privacy consent and this policy.

The Collection Of Your 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, offering financial products and services and other products and services. 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.

When you apply for a product or service through **SME Financial Services**, we will need to collect personal information from you. Personal information means any details or opinion about you from which your identity is apparent or your identity can be uncovered. The reasons why we would collect personal information about you are:

- To assess your financial and credit position when you apply for a product or service from us.
- Ascertain the most appropriate products and services to meet your needs and goals.
- To ensure your security when visiting our website and to learn which areas of the site are of most interest to you.

SME Financial Services Group Pty Ltd ABN 65 955 872 828

Corporate Authorised Credit Representative No. 390594 of

SMSF Loans Pty Ltd Australian Credit Licence No. 389884

Office: Platinum Building Suite 3.11, 4 Ilya Ave, ERINA NSW 2250 **Postal:** PO Box 4209, Bay Village NSW 2261

t. 1300 340 060 **f.** (02) 8003 9869 **e.** info@smefinancialservices.com.au **w.** www.smefinancialservices.com.au

In each of these cases, we may use the information we gather to provide targeted and value-added products and services to you, through direct marketing and newsletters. These direct marketing offers and promotions are designed to make your life easier, not harder. So if you do not want to receive them, just let us know when we contact you.

We will always aim to collect your personal information directly from you. If for some good reason, we are unable to do so, we may involve another organisation. For example, we may need to request a credit report from a credit-reporting agency when you apply for a credit facility or comprehensive details from your accountant that you cannot provide at the time.

For many you are part of our mature data base and have been receiving information and communications for many years. In these circumstances we will not pass on your personal details to any other organisation unless specifically related to the provision of a product or service you have enquired about. Members of our data bases have the right to 'opt out' or 'unsubscribe' from receiving further email updates by letting us know we contact you.

Disclosure of your information to another organisation

At **SME Financial Services**, we want to provide our clients with the very best products and services. At times, we may partner with another organisation to support the products and services we offer. As you will appreciate, in certain circumstances we may be compelled by law to disclose your personal information to various authorities. For instance, we may be required under the Financial Transaction Reports Act to disclose details of financial transactions and we may also be compelled under tax laws to provide such information. This is to your benefit, and helps us to provide the products and services you would expect from us.

Before we disclose any of your personal information to any other organisation, we will take reasonable steps to ensure that the organisation has the same commitment as us to the protection of your personal information; and that you have consented to us doing so. By consent, we mean approval in writing, orally, or implied from your dealings with us.

Updating Your Information

It is important for us, and for you, that the information we hold is accurate and up to date. In this, we rely on you to help us. We ask that you contact us whenever there are any changes to your personal details, so that we can update our records.

The information we hold about you is yours to access and correct, and as such we can provide you with general information such as your name, address, and contact details quite easily.

More detailed information may not be easy for us to access, and if necessary a small fee may be charged for the cost of retrieving and supplying the details you want. This process may take up to 25 working days from your request. If you need to access your detailed information, just write to us at the following address:

SME Financial Services

PO BOX 4209
Bay Village NSW 2261

Storing Personal Information

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or exposure. We require all staff to maintain the confidentiality of customer information. Access to information is restricted to employees whose job requires access to the information. Access to our computer system is restricted through password protection.

Changes To This Privacy Policy

We may change this privacy policy from time to time to comply with new laws or codes of practice that may be developed and we may also change this policy to include any new products or services we may provide from time to time.