



Your commercial lending specialist

Mortgage Link Pty Limited ABN 29 103 818 837

# PRIVACY POLICY

## WHO IS MORTGAGE LINK PTY LIMITED?

Mortgage Link Pty Limited are finance and mortgage brokers. We are the holders of Australian Credit Licence 522413. We collect and process information in respect of loan applications. We locate lenders suitable to provide loans to you. We also market other products.

## OUR COMMITMENT TO PROTECT YOUR PRIVACY

We are committed to protecting your privacy in relation to personal information that we may collect about you, in order to provide finance and mortgage broking services. We undertake that any personal information we 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 personal information, as set out in the Privacy Act and any other relevant law.

## 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.

## WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect and receive personal information from our clients and 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 types 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 that we intend to disclose your personal information to.

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

(a) the organisation has a commitment to protecting your personal information at least equal to our commitment; and

(b) 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.

## 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 Broker Group through whom we submit loan or lease applications to lenders or lessors on the Broker Group's panel. You can access the Group's privacy notice at <http://www.fastgroup.com.au/privacy>. It sets out how that Broker Group manages your personal information and where you can find its:

- privacy policy;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;



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- 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 for purposes including, without limitation, storing or analyzing information;
- 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.

#### Sharing outside of Australia

We may use overseas organisations to help conduct our business. As a result, we may need to share some of your information (including credit information) with such organisations outside Australia. The countries in which those organisations are located include India, where FAST access services. We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed. Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

#### **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 9601 0999 or by writing to us at [chris@mortgagelink.biz](mailto:chris@mortgagelink.biz). We 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. To make any changes to your personal information, please 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 the 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.

#### **DENIED ACCESS TO PERSONAL INFORMATION**

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

#### **BUSINESS WITHOUT IDENTIFYING YOU**

In most circumstances 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 personal 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 is information relating to your racial or ethnic origin,



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political persuasion, memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

#### HOW SAFE AND SECURE IS YOUR PERSONAL INFORMATION THAT WE HOLD?

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

We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification, or disclosure, by robust security and policies.

#### NOTIFIABLE DATA BREACHES SCHEME

In the extremely unlikely event that Mortgage Link Pty Ltd suspects that there has been a data breach relating to your personal information, we will quickly act to contain this. We will then take all reasonable steps to assess if your data been accessed or lost, and if this has the potential to cause you serious harm. This review will take place within 30 days.

If we find there has been a data breach which could cause you serious harm, this will be reported to the Office of the Australian Information Commissioner and to you directly.

#### FURTHER INFORMATION

You may request further information about the way we manage your personal information by writing or emailing.

#### CHANGE IN OUR PRIVACY POLICY

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and marketplace practices.

As a consequence, we may change this Privacy Policy from time to time or as the need arises.

This Privacy Policy came into effect on **7th October 2021**

#### ADDITIONAL

*We receive assistance to support the broking services we provide you. We receive mortgage aggregation services from FAST. Sometimes they collect personal information about our clients to manage consumer enquiries, complaints or commission payments. If you want to find out how they manage your personal information, please access the link below:*

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

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