

# Privacy Policy

## WHO ARE WE?

'We', 'us' and 'our' refer to Riordan Group (Aust) Pty Ltd trading as Tradies Mortgage Co (ABN 40 634 470 974) and our related businesses.

Tradies Mortgage Co is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information. We have adopted the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act). The APPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information. A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au)

## WHAT IS PERSONAL INFORMATION AND WHY DO WE COLLECT IT?

Personal Information is information or an opinion that identifies an individual. Examples of Personal Information we collect include: names, addresses, email addresses, phone and facsimile numbers. This Personal Information is obtained in many ways including interviews, correspondence, by telephone and facsimile, by email, via our website [www.tradiesmc.com](http://www.tradiesmc.com), from your website, from media and publications, from other publicly available sources, from cookies and from third parties. We don't guarantee website links or policy of authorised third parties.

We collect your Personal Information for the primary purpose of providing our services to you, providing information to our clients and marketing. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure.

## DIRECT MARKETING:

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing.

When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

## SENSITIVE INFORMATION:

Sensitive information is defined in the Privacy Act to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information. Sensitive information will be used by us only:

- For the primary purpose for which it was obtained;
- For a secondary purpose that is directly related to the primary purpose;
- With your consent; or where required or authorised by law.

### **THIRD PARTIES:**

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

### **DISCLOSURE OF PERSONAL INFORMATION:**

Your Personal Information may be disclosed in a number of circumstances including the following:

- Third parties where you consent to the use or disclosure; and
- Where required or authorised by law.

Some of the situations where we may disclose your Personal Information include:

- To investors, agents or advisers, or any entity that has an interest in our business;
- to associated businesses that may want to market products to you;
- to companies that provide information and infrastructure systems to us;
- to your employer, referees or identity verification services;
- to other organisations that are involved in managing or administering your finances;
- to anybody who represents you, such as financial advisors, lawyers and accountants;
- to prospective lenders or other financial intermediaries in relation to your finance needs;
- where we are required to do so by law, such as under the Anti-Money or Laundering and Counter Terrorism Financing Act 2006 (Cth); or
- to anyone, where you have provided us consent.

### **SECURITY OF PERSONAL INFORMATION:**

Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure. We review and update our security measures in light of current technologies however no data transmission over the Internet can be guaranteed to be totally secure.

We will endeavour to take all reasonable steps to protect the personal information you may transmit to us.

In addition, our agents and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information.

### **IDENTIFIERS (TAX FILE NUMBERS):**

In some circumstances we are required to collect government identifiers, for example your tax file number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

**ACCESS TO YOUR PERSONAL INFORMATION:**

You may access the Personal Information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact us in writing. Tradies Mortgage Co will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information. In order to protect your Personal Information we may require identification from you before releasing the requested information.

**MAINTAINING THE QUALITY OF YOUR PERSONAL INFORMATION:**

It is important to us that your Personal Information is up to date. We will take reasonable steps to make sure that your Personal Information is accurate, complete and up-to-date. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

**POLICY UPDATES:**

This Policy may change from time to time and is available on our website.

**PRIVACY POLICY COMPLAINTS AND ENQUIRIES:**

If you have any queries or complaints about our Privacy Policy please contact us at:

**Tradies Mortgage Co**  
***tradiesmc@gmail.com***  
**www.tradiesmc.com**  
**0401 040 030**

We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: [1800 931 678](tel:1800931678) (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

**LINKS TO OTHER WEBSITES:**

We provide links to other websites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.



**FURTHER INFORMATION:**

You may request further information about the way we manage your personal information by contacting us.