

Privacy Policy for Loan Services



Wealth Alliance Pty Ltd (ABN 61 601 747 862)
Credit Representative No: 469569
PO Box 27, Glen Waverley VIC 3150
Phone: 0450 848 995 or 0450 848 996
Email: info@wealthalliance.com.au

Privacy Policy

Who are we?

'We', 'us' and 'our' refer to WEALTH ALLIANCE PTY LTD (ACN 601 747 862), Corporate Credit Representative (Credit Representative Number 469569) of J.A.S.Q. Investments Pty Ltd (Australian Credit Licence Number Licence 456786).

Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information we hold about you and what we do with that information.

We recognise that any personal information we collect about you will only be used for the purposes we have collected it or as allowed under the law. It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Australian 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 reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you may also include credit information.

Credit information is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you.

If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you apply for any insurance product through us we may also collect your health information. We will only collect health information from you with your consent.

Why we collect your personal information

We collect personal information for the purposes of assessing your application for finance and managing that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services. 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.

How do we collect your personal information?

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from finance brokers and other people such as accountants and lawyers.

Do we disclose your personal information?

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements;
- to other organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres;
- to associated businesses that may want to market products to you;
- to companies that provide information and infrastructure systems to us;
- to anybody who represents you, such as finance brokers, lawyers and accountants;
- to anyone, where you have provided us consent;
- where we are authorised to do so by law, such as under the *Anti-Money or Laundering and Counter Terrorism Financing Act 2006 (Cth)*;
- to investors, agents or advisers, or any entity that has an interest in our business;
- organisations that provide products or services used or marketed by us; or
- to your employer, referees or identity verification services.

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

- A. the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or
- B. You have consented to us making the disclosure.

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside Australia.

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.

If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 0450 848995 / 0450 848996 or by writing to us at info@wealthalliance.com.au. 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 personal information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

Access and correction 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.

If applicable, we may charge a fee for our costs of retrieving and supplying the information to you. Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within 25 working days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious.

An explanation will be provided to you if we deny you access to the personal information we hold about you.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information at the time of the request otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information we will provide you with our reasons for not correcting the information.

Using government identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than authorised by law. We will never use a government identifier in order to identify you.

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, for example, if you make general inquiries about interest rates or current promotional offers.

Sensitive information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations 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. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact our complaints office at:

J.A.S.Q. Investments Pty Ltd
Address: 103A Atherton Road, Oakleigh VIC 3166
Tel: (03) 9568 7429
Fax: (03) 9568 7481
Email: patrinachia@mortgagezone.com.au

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

If you are dissatisfied with the response of our complaints office you may make a complaint to the Privacy Commissioner which can be contacted via the Office of the Australian Information Commissioner website (www.oaic.gov.au) or on 1300 363 992.

Further information

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

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 market place practices.

As a consequence we may change this privacy policy from time to time or as the need arises.

You may request this privacy policy in an alternative form.

This Privacy Policy came into existence on 1 January 2015.

Privacy Policy for Financial Planning

Privacy Policy

We recognise that your privacy is important. We are committed to providing you with the highest levels of client service.

Our Commitment

We recognise that your privacy is important.

We are committed to providing you with the highest levels of client service. The Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Act) sets out a number of Australian Privacy Principles (APPs). Our aim is to both support and ensure that we comply with these principles.

Use and Disclosure

We are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with comprehensive financial advice and services is dependent on us obtaining certain personal information about you, which may include:

- Your name, contact details, date of birth, tax file number
- Information regarding your dependents and family commitments
- Your occupation, and employment history
- Your financial needs and objectives
- Your assets, liabilities, income, expenses insurances, and social security entitlements
- Credit card and banking details

We will destroy or de-identify your personal information when it is no longer required.

Access and Correction

You have the right to access and request corrections to your personal information, subject to certain legal exceptions. We may not disclose confidential formulae or evaluative decision-making details but can provide results or explanations. We may charge a fee for searching and providing access to your information. If access is denied, we will explain the reason. We strive to maintain accurate and up-to-date personal information, but its accuracy largely depends on the information you provide. Please inform us of any errors in your data.

Privacy Complaints

To report a breach or potential breach of our privacy policy or the National Privacy Principles, contact us using the methods provided and direct your complaint to the Privacy Officer. We will address your complaint within 30 days and aim to resolve it to your satisfaction. If unsatisfied with our response, you can contact the Office of the Privacy Commissioner for further investigation.

Collection

Our main purposes for collecting personal information are to facilitate financial services advice and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

Data Security

We take measures to safeguard your information from unauthorised access, misuse, loss, or modification. Your data will be retained only as long as needed, except when required by law. We may share your personal information with third parties or external contractors, who must adhere to our privacy policy. Disclosure to third parties may occur if required or permitted by law, and you have the right to refuse such authorization. If we or your adviser plan to sell the business, your information may be disclosed to potential buyers for due diligence, under confidentiality agreements. If the sale occurs, your data may be transferred to the purchaser, and you will be informed of the transfer.

Use of Cookies

Our website utilises cookies to enhance your online experience by personalising content and saving time. Cookies are text files placed on your hard disk by a web server and are unique to each user, but they cannot run programs or transmit viruses. They help websites remember your information and preferences for easy access during subsequent visits. While most browsers automatically accept cookies, you can modify your settings to decline them; however, this may limit your ability to fully interact with the website's features.

Identifiers

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

Anonymity

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

Sensitive Information

Without your consent, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise, or defence of a legal claim.

Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at www.oaic.gov.au

As a financial services organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s961B of the Corporations Act.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Contact Details

Privacy Officer

Address:

Level 5, 95 Pitt Street

Sydney, NSW 2000

Telephone: 02 9248 0422

Email: info@wtfglimited.com



Synchron Advice Pty Ltd ABN 33 007 207 650 AFSL 243313