



PRIVACY POLICY

Your personal information privacy is important to Austfin. As our customer, we respect your right to be aware of who has information about you, what they are doing with it, why and who else they are sharing it with.

Collection

Austfin collects information about you to provide you with the product or service you have selected. Types of information collected includes identity and contact details of you and your referees, information about your financial circumstances and history and products or services preferences you may have. Generally, Austfin collects this from you, but on occasions, may obtain information about you from others.

Use & Disclosure

Austfin's use and disclosure of information about you is dictated by the product or service you take up. Austfin will not use or disclose this information for a purpose unrelated to this or outside your reasonable expectations without your agreement or we need to meet a legal obligation or authority. To provide our products and services in the most cost effective and efficient way, Austfin may need to utilise the services of others. Should this require Austfin to share information, we will require those persons to respect your right of privacy.

Austfin may give information about you to a credit reporting agency, to obtain a credit report about you, and/or to allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information is limited to:

- Identity particulars - name, sex, address, date of birth, employer, and drivers licence number.
- The fact that you have applied for credit and the amount.
- The fact that Austfin is a current credit provider to you.
- Loan repayments which are overdue by more than 60 days, and subject to recovery action.
- Advice that your loan repayments are no longer overdue in respect of any listed default.
- Information that, in the opinion of Austfin you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- Dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured.
- That credit provided to you by Austfin has been paid or otherwise discharged.

Quality, Access & Correction

Information about you is integral to decisions Austfin make about our services for you. It is essential that the information is correct. You are encouraged to assist us to ensure this by alerting us to any changes in your particular circumstances. You are also welcome to get access to information Austfin hold about you and to draw any inaccuracies to our attention.

Security

Austfin will safeguard information about you. This includes preventing its misuse or loss both internally and externally.

Contact Us

Should you require more detailed information on the way in which Austfin handle information about you, or should you be concerned about our treatment of this information, please contact us:

AustfinGroup

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Members of the **AustfinGroup**

AF&L First Mortgages Limited (ACN 123 219 732)

holder of AFSL 335001 to operate AF&L Direct Mortgage Fund, IMMS Mortgage Fund, and Austfin Growth Property Syndicate

Australian Finance & Leasing Limited (ACN 080 524 689)

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