

Privacy Policy

Mortgage Justice Solutions Pty Ltd ('Mortgage Justice Solutions') ACN 165 130 834 Australian Credit Licence No. 448272

1. INTRODUCTION

This Policy applies to Mortgage Justice Solutions Pty Ltd (ACN 165 130 834) (referred to as 'Mortgage Justice Solutions', 'we', 'our', or 'us') and extends to and covers all operations and functions of those organisations.

All third parties (including clients, suppliers, sub-contractors, or agents) that have access to or use personal information collected and held by Mortgage Justice Solutions must abide by this Privacy Policy. Mortgage Justice Solutions makes this Policy available free of charge and can be downloaded from its website www.mortgagejusticesolutions.com.au.

This Policy outlines Mortgage Justice Solutions' obligations to manage and protect personal information. Mortgage Justice Solutions is bound by the Australian Privacy Principles ('APPs') and the *Privacy Act 1988* ('Privacy Act'). This Policy also outlines Mortgage Justice Solutions' practices, procedures and systems that ensure compliance with the Privacy Act and the APPs.

In this Privacy Policy:

- 'Credit information' is personal information (other than sensitive information) that relates to an individual's credit history or credit worthiness, and is further defined in the Privacy Act.
- 'Disclosing' information means providing information to persons outside Mortgage Justice Solutions;
- 'Individual' means any persons whose personal information we collect, use or disclose.
- 'Personal information' means information or an opinion relating to an individual, which can be used to identify that individual;
- 'Privacy Officer' means the contact person within Mortgage Justice Solutions for questions or complaints regarding Mortgage Justice Solutions handling of personal information;
- 'Sensitive information' is personal information that includes information relating to a person's racial or ethnic origin, political opinions, religion, trade union or other professional or trade association membership, sexual preferences and criminal record, and also includes health information; and
- 'Use' of information means use of information within Mortgage Justice Solutions.

2. WHAT KIND OF PERSONAL INFORMATION DO WE COLLECT AND HOLD?

We collect and hold the following kinds of personal information about individuals:

- Name and contact details;
- Occupation and employment history;
- bank account details;
- drivers' licence details;
- credit information (if expressly authorised by the individual);
- details of existing loans;
- taxation information;
- any other information that is relevant to the services that we provide.

3. HOW WE COLLECT PERSONAL INFORMATION

We generally collect personal information directly from the individual. For example, personal information will be collected when an individual engages us to provide services to them, visits our website, or sends us correspondence.

Sometimes we may collect personal information about the individual from a third party. When we are provided with personal information from a third party, we will take reasonable steps to ensure that the individual is or has been made aware of the matters set out in this Privacy Policy. An individual may also appoint us as their agent to obtain credit information about them from a credit reporting body or credit provider, to assist us in providing our services to them.

Mortgage Justice Solutions will not collect sensitive information unless the individual has consented or an exemption under the APPs applies. These exceptions include if the collection is required or authorised by law or necessary to take appropriate action in relation to suspected unlawful activity or serious misconduct.

If the personal information we request is not provided by an individual, we may not be able to provide the individual with the benefit of our services, investigate or consider their complaints or concerns, or otherwise meet their needs appropriately.

Mortgage Justice Solutions does not give individuals the option of dealing with them anonymously, or under a pseudonym. This is because it is impractical, and in some circumstances illegal, for Mortgage Justice Solutions to deal with individuals who are not identified.

4. UNSOLICITED PERSONAL INFORMATION

Mortgage Justice Solutions may receive unsolicited personal information about individuals. Mortgage Justice Solutions will destroy all unsolicited personal information it receives, unless the personal information is relevant to Mortgage Justice Solutions' purposes for collecting personal information.

5. ABOUT WHOM DO WE COLLECT PERSONAL INFORMATION?

The personal information we may collect and hold includes (but is not limited to) personal information about the following individuals:

- clients;
- potential clients;
- service providers or suppliers;
- prospective employees, employees and contractors; and
- other third parties with whom we come into contact.

6. WEBSITE COLLECTION

We collect personal information from our web site www.mortgagejusticesolutions.com.au when we receive emails and online forms. We may also use third parties to analyse traffic at that web site, which may involve the use of cookies. Information collected through such analysis is anonymous.

7. WHY DOES MORTGAGE JUSTICE SOLUTIONS COLLECT AND HOLD PERSONAL INFORMATION?

We may use and disclose the information we collect about an individual for the following purposes:

- to assist Mortgage Justice Solutions in providing a product or service to an individual;
- completion of documentation and forms;
- to consider and assess an individual's request for a product or service;
- to provide an individual with information about a product or service and invite an individual to marketing events;
- to protect our business and other clients from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints an individual may have;
- to manage any legal actions involving Mortgage Justice Solutions;
- to comply with relevant laws, regulations and other legal obligations; and
- to help us improve the products and services offered to our clients, and to enhance our overall business.

8. HOW MIGHT WE USE AND DISCLOSE PERSONAL INFORMATION?

Mortgage Justice Solutions may use and disclose personal information for the primary purposes for which it is collected, for reasonably expected secondary purposes which are related to the primary purpose and in other circumstances authorised by the Privacy Act.

We use and disclose personal information (excluding credit information) for the purposes outlined in section 7 above. Sensitive information will be used and disclosed only for the purpose for which it was provided or a directly related secondary purpose, unless the individual agrees otherwise, or where certain other limited circumstances apply (e.g. if required by law).

We may engage other people to perform services for us, which may involve that person handling personal information we hold. In these situations, we prohibit that person from using personal information about the individual except for the specific purpose for which we supply it. We prohibit that person from using the individual's information for the purposes of direct marketing their products or services.

In relation to sensitive information held by us, wherever possible, Mortgage Justice Solutions will attempt to de-identify the information. We also undertake to take reasonable steps to delete all personal information about an individual when it is no longer needed.

9. TO WHOM MIGHT WE DISCLOSE PERSONAL INFORMATION?

We may disclose personal information to:

- A related entity of Mortgage Justice Solutions;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, debt collectors or other advisors;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing payments, including payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- your guarantor, referee(s), employer or co-account holder;
- financial product issuers and credit providers;
- a debt collector; and
- anyone else to whom the individual authorises us to disclose it or is required by law.

We may also collect personal information from these organisations and individuals, and will deal with that information in accordance with this Policy.

10. SENDING INFORMATION OVERSEAS

We may disclose personal information to recipients that are located outside Australia in some circumstances.

We will not send personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Act, the APPs and the Credit Reporting Privacy Code;
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the individual has consented to the disclosure.

11. MANAGEMENT OF PERSONAL INFORMATION

Mortgage Justice Solutions recognises how important the security of personal information is to clients. We will at all times seek to ensure that the personal information we collect and hold is protected from misuse, loss, unauthorised access, modification or disclosure. Mortgage Justice Solutions employees must respect the confidentiality of the personal information we collect.

Personal information is generally held in client files. Information may also be held in a computer database. All paper files are stored in secure areas. Computer-based information is protected through the use of access passwords.

In relation to our computer-based information, we may apply the following guidelines:

- data ownership is clearly defined within Mortgage Justice Solutions;
- passwords are routinely checked;
- we will change employees' access capabilities (as applicable) when they are assigned to a new position;
- employees (as applicable) have restricted access to certain sections of the system;
- the system automatically logs and reviews all unauthorised access attempts;
- the system automatically limits the amount of personal information appearing on any one screen;
- unauthorised employees are barred from updating and editing personal information;
- all personal computers which contain personal information are secured, physically and electronically;
- data is encrypted during transmission over the network;
- print reporting of data containing personal information is limited;
- Mortgage Justice Solutions has created procedures for the disposal of personal information; and
- personal information is overwritten to the extent possible when the information is no longer required.

Mortgage Justice Solutions performs all employment procedures, including application and termination processes, in a confidential manner. All individual job attributes, such as classification information and salaries, are confidential.

Where we no longer require the personal information for a permitted purpose under the APPs, we will take reasonable steps to destroy it.

12. DIRECT MARKETING

Mortgage Justice Solutions does not use personal information for the purposes of direct marketing, unless:

- the personal information does not include sensitive information; and

- the individual would reasonably expect us to use or disclose the information for the purpose of direct marketing; and
- we provide a simple way of opting out of direct marketing; and
- the individual has not requested to opt out of receiving direct marketing from us.

If the individual would not reasonably expect us to use or disclose the information for the purpose of direct marketing, we may only use or disclose that information for direct marketing if the individual has consented to the use or disclosure of the information for direct marketing or it is impracticable to obtain that consent.

In relation to sensitive information, Mortgage Justice Solutions may only use or disclose sensitive information about an individual for the purpose of direct marketing if the individual has consented to the use or disclosure of the information for that purpose.

Individuals have the right to request to opt out of direct marketing and we must give effect to the request within a reasonable period of time.

Individuals may also request that Mortgage Justice Solutions provides them with the source of their information. If such a request is made, Mortgage Justice Solutions must notify the individual of the source of the information free of charge within a reasonable period of time.

13. IDENTIFIERS

We will not use identifiers assigned by the Government, such as a tax file number, Medicare number or provider number, for our own file recording purposes, unless one of the exemptions in the Privacy Act applies. Mortgage Justice Solutions endeavours to avoid data-matching, being the comparison of data collected and held for two or more separate purposes in order to identify common features in relation to individuals, as a basis for further investigation or action in relation to those individuals.

14. HOW DO WE KEEP PERSONAL INFORMATION ACCURATE AND UP-TO-DATE?

Mortgage Justice Solutions is committed to ensuring that the personal information it collects, uses and discloses is relevant, accurate, complete and up-to-date.

We encourage individuals to contact us to update any personal information we hold about them. If we correct information that has previously been disclosed to another entity, we will notify the other entity within a reasonable period of the correction. Where we are satisfied information is inaccurate, we will take reasonable steps to correct the information within 30 days, unless the individual agrees otherwise. We do not charge individuals for correcting the information.

15. ACCESS TO PERSONAL INFORMATION

Subject to the exceptions set out in the Privacy Act, individuals may gain access to the personal information that we hold about them by contacting the Mortgage Justice Solutions Privacy Officer. We will provide access within 30 days of the individual's request. If we refuse to provide the information, we will provide reasons for the refusal.

An individual's request for access to his or her personal information will be dealt with by allowing the individual to look at his or her personal information at the offices of Mortgage Justice Solutions. We will require identity verification and specification of what information is required. An administrative fee for search and photocopying costs may be charged for providing access.

16. UPDATES TO THIS POLICY

This Policy will be reviewed from time to time to take account of new laws and technology, and changes to our operations and the business environment. Any such changes are approved by the Management of Mortgage Justice Solutions.

17. RESPONSIBILITIES

It is the responsibility of management to inform employees and other relevant third parties about the Mortgage Justice Solutions Privacy Policy. Management must ensure that they advise Mortgage Justice Solutions employees (as applicable) and other relevant third parties of any changes to the Privacy Policy.

It is the responsibility of all employees and other relevant parties to ensure that they understand and comply with this Privacy Policy.

18. PRIVACY TRAINING

All new employees (when applicable) will be provided with timely and appropriate access to Mortgage Justice Solutions' Privacy Policy. All employees are provided with opportunities to attend privacy training, which covers Mortgage Justice Solutions' obligations under the Act and the APPs. Employees must ensure that they understand the Privacy related issues that could adversely affect Mortgage Justice Solutions and its clients if not properly adhered to.

19. NON-COMPLIANCE AND DISCIPLINARY ACTIONS

Privacy breaches must be reported to management by employees and relevant third parties. Ignorance of the Mortgage Justice Solutions Privacy Policy will not be an acceptable excuse for non-compliance. Employees or other relevant third parties that do not comply with Mortgage Justice Solutions' Privacy Policy may be subject to disciplinary action.

20. INCIDENTS/COMPLAINTS HANDLING

Mortgage Justice Solutions has an effective complaints handling process in place to manage privacy risks and issues.

The complaints handling process involves:

- identifying (and addressing) any systemic/ongoing compliance problems;
- increasing consumer confidence in Mortgage Justice Solutions' privacy procedures; and
- helping to build and preserve Mortgage Justice Solutions' reputation and business.

Individuals can make a complaint to Mortgage Justice Solutions about the treatment or handling of their personal information by lodging a complaint with the Privacy Officer. Please ask us further about our complaints handling process.

21. CONTRACTUAL ARRANGEMENTS WITH THIRD PARTIES

Mortgage Justice Solutions must ensure that all contractual arrangements with third parties adequately address privacy issues. Mortgage Justice Solutions will make third parties aware of this Privacy Policy.

Third parties will be required to implement policies in relation to the management of an individual's personal information in accordance with *the Privacy Act*. These policies include:

- regulating the collection, use and disclosure of personal and sensitive information;

- de-identifying personal and sensitive information wherever possible;
- ensuring that personal and sensitive information is kept securely, with access to it only by authorised employees or agents of the third parties; and
- ensuring that the personal and sensitive information is only disclosed to organisations which are approved by Mortgage Justice Solutions.

22. PRIVACY AUDITS

Mortgage Justice Solutions may conduct periodic privacy audits in order to ensure that it is continuing to comply with its obligations under the APPs.

23. INQUIRIES AND COMPLAINTS

If you have any questions about our privacy procedures, or if wish to make a complaint about how we have dealt with your personal information (including credit information) you may lodge a complaint with us in any of the following ways:

- by telephoning – (03) 9939 7927 / 0417378399
- by writing to – Mortgage Justice Solutions Privacy Officer, Suite 1223, 1 Queens Road Melbourne 3004
- by emailing – admin@mortgagejusticesolutions.com.au

24. WHAT IF I AM NOT SATISFIED WITH THE RESPONSE?

If you are not satisfied with the result of your complaint to Mortgage Justice Solutions you can also refer your complaint to the Office of the Australian Information Commissioner.

You can contact the Office of the Australian Information Commissioner:

- by telephoning - 1300 363 992
- by writing to - Director of Complaints, Office of the Australian Information Commissioner, GPO Box 5218, SYDNEY NSW 2001
- by emailing - enquiries@oaic.gov.au