

Privacy Statement

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

Mortgage Justice Solutions is committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which details our handling of information, is available upon request or by accessing our website www.mortgagejusticesolutions.com.au.

1. The entity collecting the information

The identity and contact details of Mortgage Justice Solutions are as follows:

Mortgage Justice Solutions Privacy Officer: Adrian Caspersz

Email: admin@mortgagejusticesolutions.com.au

Address: Suite 1223, 1 Queens Road Melbourne 3004

Tel: (03) 9939 7927 / Mob: 0417 378 399

2. Circumstances of collection

We have collected information about you from application forms, website enquiries, email enquiries, telephone enquiries, and face to face contact. We may also obtain credit information about you from credit providers and credit reporting bodies on your behalf if necessary for us to provide our services to you.

3. Purposes of collection

Mortgage Justice Solutions collects and holds personal information for the purposes set out in the Mortgage Justice Solutions Privacy Policy.

4. Consequences of not providing us with the information

If you do not provide some or all of the personal information requested by us, we may be unable to provide you with our products or services.

5. Use and disclosure of information

We may use and disclose the personal information we collect about you for the following purposes:

- to assist Mortgage Justice Solutions in providing a product or service to you;
- completion of documentation and application forms;
- to consider and assess your request for a product or service;
- to provide you with information about a product or service and invite you 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 you 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 customer, and to enhance our overall business.

6. Who will the information be disclosed to?

The types of organisations to whom we may need to disclose your personal information to include:

- 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, or other advisors;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments, 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 you authorise us to disclose it.

7. Overseas disclosure

We may disclose personal information to recipients that are located outside Australia in some circumstances. Any disclosure of personal information to overseas recipients will be in accordance with our Privacy Policy.

8. Your rights

Our Privacy Policy contains information about how:

- you may access the personal information we hold about you;
- you may seek the correction of your personal information; and
- you may complain about a breach of the Privacy Act, including the APPs; and
- Mortgage Justice Solutions will deal with a privacy complaint.

9. Marketing material

We may use personal information we collect from you to send marketing material from time to time, unless you elect not to receive the material. We will not provide your personal information to any third party other than in accordance with our Privacy Policy.

ACKNOWLEDGEMENT SECTION:

- I/We acknowledge that I have received and read Mortgage Justice Solutions Privacy Statement.
- I/We authorise Mortgage Justice Solutions and its representatives to act as my agent in seeking access to my credit information held by credit reporting bodies and credit providers. This authority only applies to inquiries made by Mortgage Justice Solutions in connection with an application, or proposed application, by me for credit or my having sought advice in relation to credit.
- I/We consent to Mortgage Justice Solutions collecting sensitive information about me for the purposes of Mortgage Justice Solutions providing services to me.
- I/We do not wish to receive any promotional material from Mortgage Justice Solutions.

SIGNED:

DATE:

**NOTE TO Mortgage Justice Solutions EMPLOYEE COMPLETING THIS STATEMENT:
Checklist for completion of this Statement:**

Individuals can only provide their personal information to Mortgage Justice Solutions once they have received a copy of the Privacy Statement and signed the acknowledgement section.