

Privacy Policy

Your Consent and Authority

Our commitment to protect your privacy

SMSF Loans 360 and its representatives seek to provide outstanding service to its customers by providing the best possible range of financial products and services. We genuinely understand how important it is to protect your personal information. This document sets out our privacy policy commitment to you as a client of SMSF Loans 360. Our Privacy Policy ensures your right to privacy as we recognise that any personal information, we may collect about you will only be used for the purposes indicated in our policy. It is important to us that you are confident that any personal information we collect from you or is received by us, will be treated with appropriate respect ensuring protection of your personal information. Our policies are set to ensure that, we, as a prudent organisation, abide by the National Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

SMSF Loans 360

SMSF Loans 360 offers financial services within the finance & mortgage industry. We assess and process loan applications and locate Lenders suitable to you and your needs. One of the most challenging aspects of our job is to ensure that we recommend the appropriate facility to you. In the majority of cases there are certain loan types that we deem 'Not Unsuitable' for your personal circumstances and individual financial position.

As part of this process, we collect your information and pass it onto an appropriate lender for the purpose of obtaining finance.

By signing this consent / authority, you give us permission to collect or receive your personal and sensitive information including your individual and company financial statements and tax returns from your accountant, tax agent, bookkeeper, solicitor, or any other related party for the purpose of obtaining finance.

Personal information

Personal information means any details about you, from which your identity is apparent or can be uncovered. 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. 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.

"Sensitive information" is a subcategory of personal information which includes information about your health. We may be required to collect sensitive information about your health in certain circumstances. We will only collect sensitive information about you with your consent.

What do we mean by 'credit information'

We may collect the following kinds of credit information and exchange this information with credit reporting bodies and other entities:

- credit liability information about your existing finance
- repayment history information which is information about whether you meet your repayments on time.
- information about the type of finance that you are applying for.
- default and payment information; and
- court proceedings information.

Collection and use of your information

SMSF Loans 360 and its representatives will only seek to collect necessary information from you to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

In some cases, we may seek to collect credit information about you. If we do this, it will only be from an Australian credit reporting body such as Veda Advantage, and only with your consent, which we will ask you to provide by signing a Privacy Act authority like this one.

Why we collect your personal information

We collect and receive personal information from our customers, or from other business referrers, to conduct our business, including assessing and obtaining approval for loans.

From time to time, we may offer other products and services.

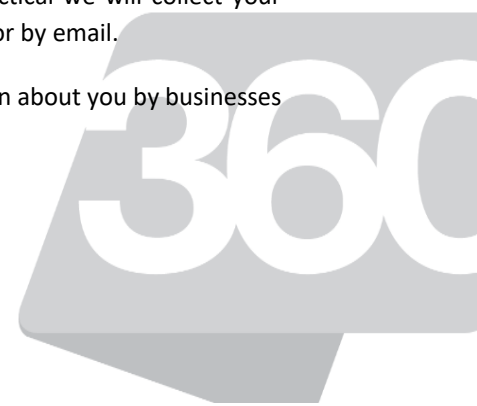
To enable us to maintain a successful business relationship with you, we may disclose your personal information with other organisations that provide products or services used or marketed by us.

The types of organisations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting agencies, and solicitors/lawyers. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your loan, or in our business.

How do we collect your personal information?

The majority of our clients will be required to complete our preliminary application form. This form enables us to make a quick assessment of your financial position. Where reasonable and practical we will collect your personal information only directly from you in a face-to-face meeting, by telephone or by email.

In the ordinary course of our business, we may be provided with personal information about you by businesses who provide other services or products to you.



Do we collect your personal information from third parties?

Sometimes we collect your personal information from other sources. Examples of where we may receive personal information about you from another source and why this may happen are:

- a credit reference about you from a credit reporting agency in the course of assessing your application for a loan.
- your agent, where you have appointed an agent to act on your behalf in dealing with us, such as a broker, legal adviser, or other representative such as a friend or family member.
- publicly available sources of information such as telephone directories.
- as required or authorised by law, for example to government agencies, or regulatory bodies for purposes related to public health or safety or the prevention or detection of unlawful activities;
- a third party to whom we have contracted to provide a financial service or product to our customers;
- any external third parties where you have asked them to provide your personal information to us.

Who will we disclose your personal information to?

Where possible, we will inform you, at or before the time of collecting your personal information, the types of organisations that we intend to disclose your personal information to. Prior to disclosing any of your personal information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) the organisation has a commitment to protecting your personal information at least equal to our commitment; and
- (b) you have consented to us doing so.

Under certain circumstances we are required, by law, to disclose your personal information to law makers and government departments. Circumstances in which we may disclose your personal information are a court or tribunal in response to a request or in response to a subpoena or to the Australian Taxation Office.

We are unlikely to disclose your personal information to any overseas recipients.

Credit information

If we have provided you with a financial product or service, we exchange your credit information with credit reporting bodies. We use the credit information that we exchange with the credit reporting body to assess your creditworthiness, assess your application for finance and manage your finance.

If you fail to meet your payment obligations in relation to any finance that we have provided or arranged, or you have committed a serious credit infringement then we may disclose this information to a credit reporting body.

You have the right to request access to the credit information that we hold about you and make a request for us to correct that credit information if needed. Please see the heading “How do you access and correct your personal information?” below.

Sometimes your credit information will be used by credit reporting bodies for the purposes of ‘pre-screening’ credit offers on the request of other credit providers. You can contact the credit reporting body at any time to request that your credit information is not used in this way.

You may contact the credit reporting body to advise them that you believe that you may have been a victim of fraud. In Australia, you can ask a CRB not to use or disclose your credit-related personal information for a period of 21 days without your consent if you believe on reasonable grounds that you are, or are likely to be, a victim of fraud, including identity fraud. In New Zealand, you can ask a CRB not to use or disclose your credit-related personal information for a period of 10 working days without your consent if you believe on reasonable grounds that you are, or are likely to be, a victim of fraud, including identity fraud.

The credit reporting body we use is Equifax. You can download a copy of their privacy policy at <https://www.equifax.com.au/privacy> (Australia) or <https://www.equifax.co.nz/privacy> (New Zealand).

Direct marketing

From time to time, we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our office on info@smsfloans360.com.au or directly to our office at Suite 303, 4 Columbia Court Norwest 2153. We will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your personal information

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

If you believe that we are holding inaccurate, incomplete, irrelevant, or out of date data about you, you may ask us to correct it. You can make a request for access to or correction of your personal information by contacting our privacy officer by contacting by email at admin@sonicfinancegroup.com.au.

Access to your personal information

You have the right to access to your personal information we hold. You may request access to any of the personal information we hold at any time. To access personal information, please use the contact details specified above. We may incur costs in giving you that information, in which case we reserve the right to charge you for our reasonable expenses incurred in doing so and will take all reasonable steps to meet your request at the earliest possible opportunity.

Denied access to personal information

There may be situations where we are not required to provide you with access to your personal information. For example, such a situation would be information relating to an existing or anticipated legal proceeding with you, or if your request is unreasonable and repetitive.

If we deny you access to your personal information that we hold, an explanation will be provided to you.

How safe and secure is the information we hold about you?

We take great care with the information we hold about you. Our aim is to ensure that any details are securely protected from misuse, loss, unauthorised access, modification, or disclosure. We will take reasonable care to make sure that we keep your information in an accurate, complete, and up to date manner. When that information is no longer required to be held by law or needed, it will be permanently destroyed or de-identified.

How secure is your personal information online?

We maintain industry standard technology and procedures in respect to our information management and provision of online services, encryption techniques, virus protection and fire wall settings. If you make a transaction involving the submission of personal information over the Internet to us using one of our online forms, then we employ encryption technology to ensure the security of that personal information transmission. User identifiers, passwords or other access codes may also be used to control access to your personal information. Once we have received your personal information, it is stored and protected by a range of security controls, including firewalls, user identification requirements and audit trails.

Complaints Handling

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed. Your complaint will be considered and responded to within seven days. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner (details below) who may investigate your complaint further.

Australian Information Commissioner

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Postal Address: GPO Box 5218 SYDNEY NSW 2001.

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, and when the information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification, or disclosure.

Credit Check

From time to time, it may be necessary for SMSF Loans 360 to perform a Veda Check on your credit worthiness. Our checks are not detrimental to your credit rating. This form also acts as your authority for Sonic Finance to perform a credit check should the need arise.

Our application forms

If you have completed our application form, you will be required to sign this Authority and Consent form as an acknowledgement of the information provided by you in our application form.

Change in our privacy policy

We are constantly reviewing all of our policies in an attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and marketplace practices. Consequently, we may change this privacy policy from time to time or as the need arises.

