



My Broker Mel

PRIVACY POLICY

My Broker Mel
Making Homeownership Easy



PRIVACY POLICY AND CONSENT

ABOUT THIS PRIVACY CONSENT AND DISCLOSURE

In handling your personal information, My Local Broker Pty Ltd ABN 27 132 934 824 T/As My Local Broker, Australian Credit Licence 481374, Level 1, Building 1, 658 Church St, CREMORNE VIC 3121, 1300 234 863 and our Credit Representatives are committed to complying with the *Privacy Act 1988* (Privacy Act) and the Australian Privacy Principles.



HOW AND WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.



PROVIDING YOUR PERSONAL INFORMATION TO OTHERS

In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business.

We may exchange the information with the following types of entities, some of which may be located overseas (including Bangladesh, India, Ireland, Malaysia, the Philippines, Serbia and the United Kingdom):

- any organisations which provide credit or other products or services to you, or to whom an application has been made for those products and services;
- any finance consultants, accountants, auditors, real estate agents associated with the property purchase, conveyancers, legal advisers and insurers;
- any industry body, tribunal, court or otherwise in connection with any complaint regarding our services;
- any person where we are required by law to do so;
- any of your associates, related entities, contractors (including printing/publication/mailing houses, IT service providers and cloud storage providers) and our aggregator My Local Broker Pty Ltd
- your referees, such as your employers, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- any organisation providing online verification of your identity;
- Credit Reporting Bodies (CRBs) and other lenders; or
- any person or organisation for any authorised purpose with your express consent.

YOUR RIGHTS

You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our Privacy Policy and the Privacy Policy of any CRB that may access your personal information. A copy of our full Privacy Policy can be obtained from our website, by visiting bit.ly/2p0FTIm or by contacting us on 1300 234 863. Our Privacy Policy contains information about how you may access or seek correction of the personal information we hold about you, how we manage that information and our complaints process.

For more information on your privacy rights, please visit The Office of the Australian Information Commissioner's website at www.oaic.gov.au.

& IF YOUR PERSONAL INFORMATION IS NOT PROVIDED

If you do not provide the requested personal information, you acknowledge that we may be unable to assist in arranging finance or providing other services to you.



CONSENT TO RECEIVE MARKETING INFORMATION

You consent to us doing so and we may periodically provide you with information about new products and services available from us or from other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

CONSENT TO RECEIVE INFORMATION ELECTRONICALLY

You consent to receiving credit assistance documentation and loan application information electronically. You acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

CONSENT TO BEING RECORDED BY VIDEO OR AUDIO CONFERRING

You consent to us obtaining personal information, financial information and credit information about you by way of video or audio conferencing for the purpose of arranging credit, providing credit assistance and give your permission for that video or audio conference to be recorded for this purpose.