



Privacy Policy

Skate Capital WA is committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

WHAT INFORMATION DO WE COLLECT AND HOW DO WE USE IT?

We will ask you for personal information when we provide you with credit assistance. Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.

We use the information you provide to advise about and assist with your credit needs. We only provide your information to the companies with whom you choose to deal (and their representatives).

We also use your information to send you requested product information and to enable us to manage your ongoing relationship with us e.g. invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about promotions, new services and special offers, events or articles we think will be of interest to you. We may use your personal information for secondary purposes such as sending you a message on your birthday or sending you information about your suburb. We may send you regular updates by email or by post. If you would rather not receive this information, email or write to us.

We may also use your information internally to help us improve our services and help resolve any problems.

WHAT IF YOU DON'T PROVIDE SOME INFORMATION TO US?

If you don't provide us with full information, we can't properly advise or assist you with your credit needs.

SECURITY

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected, or to comply with any applicable legal or ethical reporting or document retention requirements.



Privacy Policy

We maintain commercially reasonable standards and take all reasonable care to prevent unauthorised access to your personal information, and to protect the security of your personal information when transmitted over the internet.

No data transmission over the internet can be guaranteed as fully secure and therefore we cannot guarantee or warrant the security of any information you provide to us. You submit information at your own risk.

WILL WE DISCLOSE THE INFORMATION WE COLLECT TO ANYONE?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to our credit licensee e.g. for administration and supervision activities, contractors who supply services to us e.g. to handle mailings on our behalf, or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do.

We may also provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

HOW CAN YOU CHECK, UPDATE OR CHANGE THE INFORMATION WE ARE HOLDING?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

If you wish to access or correct your personal information, please write to admin@skatecapital.com.au.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do not charge for providing access to personal information.

YOUR CONSENT

By asking us to assist with your credit needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

TELL US WHAT YOU THINK



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We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact admin@skatecapital.com.au.

COMPLAINTS

Internal Dispute Resolution

If you do have a complaint, please let us know because if we don't know about it, we can't fix it. You may contact us via the details below, please make sure you include as much information as you can.

- Phone number – 0476 918 422 or 0432 66 44 18
- Address – 1/62 Fitzgerald Street Northbridge WA 6003
- Email – admin@skatecapital.com.au

When we receive a complaint, we will attempt to resolve it promptly. We will acknowledge receipt of your complaint within 1 business day. Within 30 calendar days from the date, you lodged the complaint with us, we will write to you advising you on the outcome of the investigation and the reasons for our decision, or if required, we will inform you if more time is needed to complete the investigation.

External Dispute Resolution

If you do not think we have resolved your complaint to your satisfaction, or you have not heard from us within 30 calendar days, you may refer the matter to the EDR scheme, the Australian Financial Complaints Authority (AFCA)

You may also refer the matter to an EDR scheme at any time, but if our IDR process is still in progress, they may request that our IDR processes be complete before considering the matter further.

The Australian Securities & Investment Commission (ASIC) EDR process is available to you, at no cost at the contact details below:

- Australian Financial Complaints Authority (AFCA)
- Email – info@afca.org.au
- Phone Number – 1800 931 678
- Address – GPO Box 3, Melbourne VIC 3001, Australia

Skate Capital WA AFCA Member Number: 106219