

# PRIVACY POLICY

BOSS FINANCE SOLUTIONS

## Privacy statement

### COMMITMENT TO PRIVACY

Boss Finance Solutions values and respects the privacy of the people we deal with. Boss Finance Solutions is committed to protecting your privacy and complying with the Privacy Act 1988 (Cth) (Privacy Act) and other applicable privacy laws and regulations.

This Privacy Policy (Policy) describes how we collect, hold, use, and disclose your personal information, and how we maintain the quality and security of your personal information.

#### [How and why, we collect personal information.](#)

We collect personal information to supply assorted services to our clients. With consent, we may also use personal information for related purposes including providing clients with updates on our products and services. By law, we are required to hold certain information about you, even after you are no longer a customer. Particularly, the National Consumer Credit Protection Act 2009 (NCCP ACT) requires mortgage brokers to keep records of the recommendations we have made.

“Personal information” means any information or opinion, whether true or not, and whether recorded in a material form or not, about an identified individual or an individual who is reasonably identifiable. In general terms, this includes information or an opinion that personally identifies you either directly (e.g., your name) or indirectly. We do not use government related identifiers to identify individuals. We may receive tax file numbers when assessing applications for credit, however, we do not use or disclose tax file numbers.

If we hold information about an individual and we are reasonable satisfied that the information is inaccurate, out of date, incomplete, irrelevant or misleading, or we receive a request to update information, we will take reasonable steps to correct and update the information.

### How we use and disclose personal information

We do not use or disclose personal information for any purpose that is unrelated to the services we provide and that you would not expect (except with client consent). We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality to our clients applies, except where disclosure of personal information is consented to by the client or is compelled by law.

Client personal information may be disclosed to approved third parties who are also required to comply with the Australian Privacy Principles.

### Electronic Communications

At times we will be providing you with documents by electronic communication. Paper documents may no longer be used when providing services. Both parties' electronic communications (such as email) must be regularly checked for documents and communications. Consent to the giving of documents by electronic communication may be withdrawn at any time.

### Sharing your personal information

It may be necessary for us to share information with third parties or organisations with which we conduct business. This will only be related to the products and services we provide to you.

Those third parties may include:

- the mortgage aggregator and asset finance aggregators through whom we may submit loan or lease applications to lenders or lessors our licensee's panel.

- referrers that referred your business to us.

- valuers.

- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries.

- organisations, like fraud reporting agencies, which may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct.

government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities.

guarantors and prospective guarantors of your loan or lease.

service providers, agents, contractors and advisers that assist us to conduct our business.

any organisation that wishes to take an interest in our business or assets; and

any third party to which you consent to us sharing your information.

Some of the recipients to whom we disclose your personal information may be based overseas. We may store your information in cloud or other types of networked or electronic storage.

We will not give access to personal information that we hold about an individual where it is unreasonable or impractical to disclose the information. Some of the circumstances where we don't have to give you access to informant, may include when:

we believe there is a threat to life or public safety.

there is an unreasonable impact on other individuals.

the request is frivolous.

the information wouldn't be ordinarily accessible due to legal proceedings.

it would prejudice negotiations with you.

it would be unlawful or breach Australian Law.

it would jeopardise taking action against serious misconduct by you.

it would be likely to harm the activities of an enforcement body (e.g., the police, ASIC); or

it would harm the confidentiality of our commercial information.

If we do not provide access, we will provide written reasons detailing why we believe we do not need to provide access to the information.

### Exchange of information with CRBs

You authorise us to function as an access seeker within the meaning of section 6L of the Privacy Act to look for and obtain credit information on your behalf. we may disclose personal information such as your name, date of birth, and address to the CRB to determine whether that personal information matches information held by it.

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringement.

We may exchange your personal and credit information with the following CRBs:

Dun & Bradstreet (Australia) Pty Ltd ([www.dnb.com.au](http://www.dnb.com.au)),  
Experian ([www.experian.com.au](http://www.experian.com.au)) and  
Equifax Pty Ltd ([www.equifax.com.au](http://www.equifax.com.au))

## Website Cookies

The Boss Finance Solutions website uses cookies. A cookie is a small file of letters and numbers the website puts on your device if you allow it. These cookies recognise when your device has visited our website(s) before, so we can distinguish you from other users of the website. This improves your experience and the Boss Finance Solutions website(s). We do not use cookies to identify you, just to improve your experience on our website(s). If you do not wish to use the cookies, you can amend the settings on your internet browser so it will not automatically download cookies.

## Website Analytics

Our website uses Google Analytics to help us better understand visitor traffic, so we can improve our services. Although this data is mostly anonymous, it is possible that under certain circumstances, we may connect it to you.

## Direct Marketing

We may send you direct marketing communications and information about our services, opportunities, or events that we consider may be of interest to you if you have requested or consented to receive such communications. These communications may be sent in various forms, including mail, SMS, fax and email, in accordance with applicable marketing laws, such as the Australian Spam Act 2003(Cth). You consent to us sending you those direct marketing communications by any of those methods. If you indicate a preference for a method of

communication, we will endeavour to use that method whenever practical to do so. You may opt-out of receiving marketing communications from us at any time by following the instructions to "unsubscribe" set out in the relevant communication.

### Security of your personal information

We endeavour to protect any personal information that we hold from misuse and/or loss, and to protect it from unauthorised access, modification and/or disclosure. we will take reasonable steps to ensure that the personal information that we hold about you is kept confidential and secure.

### Contact us.

If you want to gain access to your personal information, correct or update your personal details, register a complaint about a breach of your privacy, or If you have a question or concern in relation to our handling of your personal information or this Policy, you can contact us for assistance.

I, \_\_\_\_\_, have read, understand and agree to be bound by the above Privacy Statement. I acknowledge this is binding even if I am no longer client by this company.

Signed:

Date: