

# 1. FULL PRIVACY POLICY PAGE (LONG VERSION)

**Privacy Policy**  
**C&B Lending Solutions Pty Ltd**  
(“we”, “us”, “our”)

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## 1. Our Commitment to Your Privacy

At C&B Lending Solutions, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). This Privacy Policy explains how we collect, use, store and disclose your personal information, and how you may access or correct your information or make a complaint.

By engaging our services or providing us with your personal information, you consent to the terms of this Privacy Policy.

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## 2. What Information We Collect

We collect personal information that is necessary for us to provide you with credit assistance and related services.

### 2.1 Personal information may include:

- Name, date of birth and identification details
- Contact information (address, email, phone number)
- Financial details such as income, expenses, assets and liabilities
- Employment information
- Credit history
- Banking details
- Information included in applications you submit
- Information from third parties such as accountants, employers or real estate agents

### 2.2 Sensitive information

We generally do **not** collect sensitive information (e.g., health or ethnicity), unless required for a specific credit purpose and with your express consent.

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## 3. How We Collect Your Information

We may collect personal information:

- When you complete a form or submit an online enquiry
- During discussions, interviews or phone calls
- Through emails, messages or documentation you provide
- From lenders and credit reporting bodies (with your consent)
- From third parties such as your employer, accountant or solicitor
- Through publicly available sources where necessary

Where reasonable and practical, we collect your information directly from you.

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## 4. Why We Collect Your Information

We collect, hold and use your personal information to:

- Provide you with credit assistance
- Assess your credit needs and objectives
- Identify and present loan options that may be suitable
- Submit and manage loan applications on your behalf
- Communicate with you and manage our ongoing relationship
- Comply with our legal obligations as a credit representative
- Assist with enquiries, complaints or dispute resolution

If you do not provide the information we request, we may be unable to assist you with your credit needs.

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## 5. How We Use and Disclose Personal Information

We may share your information with third parties when required to deliver our services or comply with legal obligations.

### 5.1 Disclosure may include:

- Our aggregator, Connective Credit Services Pty Ltd (ACL 389328)
- Lenders and mortgage insurers
- Credit reporting bodies
- Accountants, real estate agents, legal representatives or financial advisers (with your permission)
- External IT or mailing service providers
- Government bodies or regulators where required by law
- Organisations involved in business transfers, mergers or acquisitions

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

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## **6. Direct Marketing**

We may use your personal information to send you updates, newsletters, offers or industry information relevant to your lending needs.

You may **opt out** of marketing communications at any time by contacting us or using the unsubscribe option in our emails.

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## **7. How We Store and Protect Your Information**

We take reasonable steps to safeguard your information from misuse, interference, loss, unauthorised access or disclosure.

Security measures may include:

- Secure CRM systems and password protection
- Data encryption
- Access restrictions
- Secure document storage
- Staff training on privacy obligations

We retain your information only as long as necessary to fulfil our services or comply with legal and regulatory obligations.

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## **8. Accessing and Correcting Your Information**

You may request access to the personal information we hold about you, or request corrections if the information is inaccurate, incomplete or outdated.

To make a request, contact our Privacy Officer using the details below.

We will respond within a reasonable timeframe and will not charge you for lodging a request.

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## **9. Overseas Disclosure**

Some service providers or lenders may store information overseas. Where this occurs, we take reasonable steps to ensure the overseas recipient complies with privacy obligations similar to those required by Australian law.

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## **10. Complaints About Privacy**

If you have concerns about how your personal information has been handled, please contact us using the details below. We will acknowledge your complaint within 5 days and aim to resolve it promptly.

If you remain dissatisfied, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

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## **11. Contact Us – Privacy Officer**

### **Privacy Officer**

C&B Lending Solutions Pty Ltd

Email: [chrism@cb-lendingsolutions.com.au](mailto:chrism@cb-lendingsolutions.com.au)

Phone: **0431-479-989**

Address: **26b High St, Strathalbyn SA 5255**

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## **12. Updates to This Policy**

We may update this Privacy Policy from time to time. The most current version will always be available on our website.