

## Privacy Policy

At Right Road Finance, we are 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 collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

### **What information do we collect and how do we use it?**

When we arrange finance on your behalf, we ask you for the information we need to advise you about your finance needs and your borrowing capacity. This can include a broad range of information ranging from your name, address, contact details and age to other information about your personal affairs including your assets, liabilities, financial situation and health. We provide any information that the lenders to whom we apply on your behalf require to enable them to decide whether to lend to you and on what terms.

We also use your information to enable us to manage your ongoing requirements, e.g. refinancing, and our relationship with you, 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.

From time to time we will use your contact details to send you direct marketing communications including offers, updates, events, articles or newsletters that we think will be of interest to you. We may also send you regular updates by email or by post on finance matters. We always give you the option of electing not to receive these communications in the future. You can unsubscribe at any time by notifying us and we will no longer send this information to you.

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?**

We can only fully advise you about your borrowing capacity and the suitability of a loan and arrange finance for you if we have all relevant information. If you do not provide us with some or all of the information that we ask for, we may not be able to advise or assist you.

### **How do we hold and protect your information?**

We strive to maintain the relevance, 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

We hold the information we collect from you and store in a secure cloud based data system as well as manual files stored in locked filing cabinets. After 3 months, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by storing your file in a locked filing cabinet when not in use. This filing cabinet is stored in a building which can only be accessed electronically by authorised employees.

We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

### **Will we disclose the information we collect to anyone?**

We do not sell, trade, or rent your personal information to others or disclose it to overseas recipients.

We will disclose your information to any lenders that you chose to deal with and may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may 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, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information please write to Right Road Finance – [info@rightroadfinance.com](mailto:info@rightroadfinance.com) or call 1300 133 321.

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

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

#### **What happens if you want to complain?**

If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to our Privacy Officer – [info@rightroadfinance.com](mailto:info@rightroadfinance.com).

Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

#### **Your consent**

By asking us to assist with your finance 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**

We welcome your questions and comments about privacy. If you have any concerns, please contact Right Road Finance – [info@rightroadfinance.com](mailto:info@rightroadfinance.com) or call 1300 133 321.