PRIVACY POLICY

Finance Ezi Pty Ltd
ABN:84 108 225 841
Australian Credit Licence: 392182

1. Our commitment to privacy

Finance Ezi Pty Ltd (we, us or our) is committed to protecting your personal information and handling it in accordance with the Privacy Act 1988 (Cth), including the Australian Privacy Principles (APPs).

This Privacy Policy explains how we collect, hold, use and disclose personal information, and how you can access or correct your information or make a privacy complaint.

This policy applies to personal information we handle through our website, finance broking services and other business activities.

2. Information we collect

Depending on the services you request, we may collect:

- Your name, date of birth, address, telephone number, email address and identification details.
- Employment, income, expenses, assets, liabilities and other financial information.
- Information about existing credit arrangements, credit history and proposed finance applications.
- Information about assets being purchased or financed.
- Information received from credit providers, credit reporting bodies and other relevant third parties, where permitted by law.
- Information about your communications and dealings with us.

Where reasonably necessary and permitted by law, we may also collect sensitive information with your consent or as otherwise authorised by law.

3. How we collect information

We generally collect personal information directly from you, including through:

- Website enquiries and online forms.
- Telephone conversations, emails and correspondence.

- Finance applications and supporting documentation.
- Meetings and other communications with our brokers and staff.

We may also collect information from third parties, including credit providers, credit reporting bodies, employers, accountants, referrers, aggregators and verification service providers, where authorised or otherwise permitted by law.

You may contact us anonymously or using a pseudonym where practicable. However, we generally require identification and financial information to provide credit assistance.

If you do not provide information reasonably required for our services, we may be unable to assist with your enquiry or finance application.

4. How we use your information

We collect, hold, use and disclose personal information for purposes including:

- Responding to enquiries and providing credit assistance.
- Assessing your finance requirements and identifying potentially suitable credit products.
- Preparing and submitting finance applications with your authority.
- Verifying your identity, employment, income, expenses and financial circumstances.
- Communicating with credit providers and other parties involved in arranging finance.
- Managing our customer relationships and providing ongoing assistance.
- Handling complaints and complying with legal, regulatory and record-keeping obligations.
- Managing our business, including quality assurance, compliance reviews and staff training.

We may also use your information to provide information about our products and services where permitted by law. You can opt out of direct marketing communications at any time by contacting us or using an unsubscribe facility where provided.

5. Disclosure of personal information

Where reasonably necessary for our services, or otherwise permitted by law, we may disclose personal information to:

- Credit providers and prospective lenders.
- Finance aggregators and associated service providers.
- Credit reporting bodies, where disclosure is permitted by law.
- Identity, employment, income and financial verification providers.
- Insurers and insurance intermediaries where relevant to services you request.
- Our professional advisers, auditors, contractors and technology service providers.

- Regulators, government agencies and dispute resolution bodies where required or authorised by law.
- Other parties with your consent or where otherwise permitted by law.

We do not sell your personal information.

6. Credit reporting information

In providing credit assistance, we may collect and use credit-related information, including information about your existing credit commitments, repayment history and creditworthiness.

Where permitted by law and with any required authority, we may obtain or assist you in obtaining credit reporting information, including through a credit reporting body.

Prospective credit providers may also obtain credit reports when assessing finance applications, subject to applicable privacy and credit reporting laws.

We will obtain any additional consent or authority required before undertaking activities that require it.

Our website enquiry forms do not, by themselves, authorise us to obtain a credit report or submit a formal loan application.

7. How we hold and protect information

We may hold personal information in electronic systems and, where necessary, in physical records.

We take reasonable steps to protect personal information against misuse, interference, loss and unauthorised access, modification or disclosure.

These measures may include access controls, password protection, secure storage, staff confidentiality requirements and appropriate security arrangements with service providers.

We retain personal information for as long as reasonably necessary for our business purposes or as required by law.

When information is no longer required and we are not legally required to retain it, we take reasonable steps to destroy or de-identify it.

8. Overseas disclosure

We are not currently likely to disclose your personal information to overseas recipients.

9. Accessing and correcting your information

You may request access to the personal information we hold about you or ask us to correct information that is inaccurate, incomplete, out of date, irrelevant or misleading.

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

We may ask you to verify your identity before providing access or making changes.

We will respond within a reasonable period and explain any decision to refuse access or correction where permitted by law.

10. Privacy complaints

If you believe we have mishandled your personal information or breached an applicable privacy obligation, you can lodge a complaint with our Privacy Officer.

Please provide details of your concern and any relevant supporting information.

We will acknowledge your complaint, investigate the circumstances and provide a response within a reasonable timeframe, generally within 30 days.

If you are dissatisfied with our response, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA), where the complaint falls within its jurisdiction, or to the Office of the Australian Information Commissioner (OAIC), subject to its complaint-handling requirements.

AFCA: www.afca.org.au | 1800 931 678
OAIC: www.oaic.gov.au | 1300 363 992

11. Website information and cookies

Our website may collect technical information, including your IP address, browser type, pages visited and website usage information.

We may use cookies or similar technologies to support website functionality, security and performance, and to understand how visitors use our website.

Where third-party analytics or advertising technologies are used, information may also be collected or processed by those providers in accordance with applicable privacy requirements.

You can manage cookies through your browser settings, although disabling some cookies may affect website functionality.

12. Changes to this policy

We may update this Privacy Policy to reflect changes to our business operations, legal obligations or information-handling practices.

The current version will be available on our website.

13. Contact us

For privacy enquiries, access or correction requests, or complaints, please contact:

Privacy Officer
Finance Ezi Pty Ltd
Ground Floor 3-15 Dennis Rd Springwood QLD 4127
1300 003 003
admin@financeezi.com.au
https://financeezi.com.au/