

PRIVACY POLICY

Our Commitment to Protect Your Privacy

Our Privacy Policy ensures your right to privacy as we recognise that any personal information we may collect about you will only be used for the purposes indicated in our policy. It is important to us that you are confident that any personal information we collect from you or is received by us will be treated with appropriate respect ensuring protection of your personal information. Our commitment in respect of personal information is to abide by the National Privacy principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

Personal Information

When we refer to personal information we mean information from which your identity is apparent. This information may include information or an opinion about you, from which your identity can reasonably be ascertained.

Why We Collect Your Personal Information?

We collect and receive personal information from our customers or from other business referrers in order to conduct our business, including assessing and obtaining approval for loans. From time to time we may offer other products and services. To enable us to maintain a successful business relationship with you, we may disclose your personal information with other organisations that provide products or services used or marketed by us. The types of organisations to which we are likely to disclose information about you include other mortgage intermediaries, lender, valuers, lenders mortgage insurance, surveyors, accountants, credit reporting agencies, and lawyers. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your loan, or in our business.

How We Collect Your Personal Information?

Where reasonable and practical we will collect your personal information only directly from you.

To Whom Will We Disclose Your Personal Information?

Where possible, we will inform you, at or before the time of collecting your personal information, the types of organisations that we intend to disclose your personal information to. Prior to disclosure of any of your personal information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- the organisation has a commitment to protecting your personal information at least equal to our commitment; and
- you have consented to us doing so.

Sometimes we are required or authorised by law to disclose your personal information. Circumstances in which we may disclose your personal information would be to a Court or the State and Federal Governments.

Direct Marketing

We at Philp Pty Ltd like to keep our clients up to date with the market therefore from time to time we may use your personal information to provide you with current information about different products and services, changes to our organisation and additional services provided by our Business Partners. If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our office by emailing:

The Privacy Officer at info@philp.com.au

or by writing to;

The Privacy Officer, PO Box 9160, South Yarra VIC 3141

Updating Your Personal Information

It is important to our relationship that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we will ask you to inform us if any of your personal information has changed. If you wish to make any changes to your personal information, you may contact us at info@philp.com.au

Access To Your Personal Information We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time, by writing to;

The Privacy Officer, PO Box 9160, South Yarra VIC 3141

Denied Access To Personal Information

There may be situations where we are not required to provide you with access to your personal information. For example, such a situation would entail information relating to an existing or anticipated legal proceeding with you, or if your request is vexatious. An explanation will be provided to you, if we deny you access to your personal information we hold.

Business Without Identifying You

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us, without providing us with personal information. Such a situation would be where you make general inquiries about interest rates or current promotional offers. Where sensitive information is collected, stored, used or transferred about you, we will only use this information if you have consented; or in the exercise or defense of a legal claim, sensitive memberships in trade or professional associations or trade unions, sexual preferences, criminal record or health.

Security of Your Information

We will take reasonable steps to protect your personal information by storing it in a secure environment, and when the information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Further Information

You may request further information about the way we manage your personal information by writing or emailing.

Change In Our Privacy Policy

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and marketplace practice. As a consequence we may change this privacy policy from time to time as the need arises.