



Australian Credit Licence Number: 386814

# The Premium Mortgage Group

## OUR PRIVACY POLICY AND YOUR CONSENT/AUTHORITY

### **Our commitment to protect your privacy**

The Premium Mortgage Group and its representatives seek to provide the best possible service to its customers by providing the best possible range of financial products and services. We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information that you may provide to us. 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.

### **The Premium Mortgage Group (“PMG”) (Premium Mortgage Management Pty Ltd, NQ Finance & Leasing Pty Ltd)**

The Premium Mortgage Group offers financial services within the finance & mortgage industry. We process and assess information in respect of loan applications and we locate Lenders suitable to provide loans to you on the basis that we can determine a loan is ‘Not Unsuitable’ for your personal circumstances and individual financial position.

We collect your information and pass the information onto an appropriate lender for the purpose of obtaining finance.

By signing this consent / authority, you give us permission to collect or receive your personal and sensitive information including your individual and company financial statements and tax returns from your accountant, tax agent, bookkeeper, solicitor or any other related party for the purpose of obtaining finance.

We also market other products and services.

### **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, lenders, valuers, lenders mortgage insurers, 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 do we collect your personal information?**

Where reasonable and practical we will collect your personal information only directly from you in a face to face meeting, by telephone or by written request.

In the ordinary course of our business we may be provided with personal information about you by businesses who provide other services or products to 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 disclosing any of your personal information to another organisation, we will take all reasonable steps to satisfy ourselves that:

(a) the organisation has a commitment to protecting your personal information at least equal to our commitment; and

(b) 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 Tribunal in response to a request or in response to a subpoena or to the Australian Taxation Office.

We are unlikely to disclose your personal information to any overseas recipients.

### **Direct marketing**

From time to time we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our office either by telephoning **(07) 4720 8888** or by writing to us at **PO Box 1814, Townsville Queensland 4810**. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

### **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 believe that we are holding inaccurate, incomplete, irrelevant or out of date data about you, you may ask us to correct it. You can make a request for access to or correction of your personal information by contacting our Privacy Officer by email at [finance@premiummortgage.com.au](mailto:finance@premiummortgage.com.au) or by telephone on 1800 047 057.

### **Access to your personal information**

You have the right to and we will provide you with access to your personal information we hold about you. You may request access to any of the personal information we hold about you at any time. To access personal information that we hold about you use the contact details specified above. We may incur costs in giving you that information, in which case we reserve the right to charge you for our reasonable expenses incurred in doing so and will take all reasonable steps to meet your request at the earliest possible opportunity.

### **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 be information relating to an existing or anticipated legal proceeding with you, or if your request is vexatious.

If we deny you access to your personal information that we hold, an explanation will be provided to you.

## **Complaints Handling**

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner (details below) who may investigate your complaint further.

Australian Information Commissioner

Ph: 1300 363 992

E: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Mail: GPO Box 5218 SYDNEY NSW 2001.

## **How safe and secure is your personal information that we hold?**

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.

## **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 market place practice. As a consequence we may change this privacy policy from time to time or as the need arises.