

At Option Home Loans, Our Commitment Is To Protect Your Privacy

We understand that the details you provide us are private and personal. It's important that you feel secure whenever you deal with us. It's also important that you understand how we protect your privacy, as well as how, when and where we may use your details.

The following is our commitment to you, on what our policies towards your privacy are. You can be confident in the fact that we abide by the National Privacy Principles for the protection of personal information, as set out in the Privacy Act 1988.

1. What do we mean by 'personal information'?

Personal information means any details or opinion about you, from which your identity is apparent or your identity can be uncovered.

2. Why do we collect your personal information?

The main reasons why we would collect personal information about you are:

To assess your financial and credit position when you apply for a product or service from us or from another financial institution with us acting on your behalf. To ensure your security when visiting our website and to learn which areas of the site are of most interest to you (see the section 'cookies' below).

2.1 In both of these cases, we may use the information we gather to provide targeted, and value-added products and services to you, through direct marketing. These direct marketing offers and promotions are designed to make your life easier, not harder. So if you do not want to receive them, just let us know when we contact you.

3. What is the legal basis for processing the data?

By law, we are required to hold certain information about you, even after you are no longer a customer. Specifically, the National Consumer Credit Protection Act 2009 (NCCP ACT) requires mortgage brokers to retain records of the recommendations we have made.

4. How do we collect your personal information?

Information collected by Option Home Loans is collected via correspondence from you or your company. This may be via the telephone, email, mail, fax or directly through our website.

4.1 We will always aim to collect your personal information directly from you. If for some good reason, we are unable to do so, we may involve another organisation. For example, we may need to request a credit report from a credit reporting agency when you apply for a credit facility.

4.2 Before doing so or prior to collecting the information we need, we will inform you of the type of organisations we intend to disclose your personal information to. All correspondence may also be collected and stored, particularly in regard to sales, support and accounts, including email.

5. What data is being collected when you visit our website?

When you visit our website, we will ask you to provide consent to allow us to place an Internet cookie on your device. This cookie does NOT in anyway identify or give access to your computer but it does allow us to remarket and retarget to you via online advertising and email marketing. These remarketing tools allow us to tailor our marketing to better suit your needs and only display ads that are relevant to you.

6. What data is being collected when you make an enquiry?

When you complete our online enquiry form, you will be asked to provide your first name, last name, email address and contact phone number in order to complete your enquiry. The information will be used to stay in contact with you as your situation is assessed by our mortgage brokers and you choose to submit a home loan application and eventually reach settlement.

6.1 Beyond settlement, your personal information will be used by our Customer Care team to stay in contact with you to ensure that your mortgage is still working for, to answer any questions you have, to help make changes to your home loan, to provide you tips and resources, to complete a home loan check up on the anniversary of your mortgage approval, and to help you refinance your home loan, should you choose to do so.

6.2 If you choose not to proceed with us, your personal information may be used for marketing, remarketing and retargeting purposes via online advertising and email marketing. You will have the option to consent to the use of your personal information for marketing purposes before submitting your enquiry with us.

7. Whom will we disclose information to?

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or
- (b) you have consented to us in making the disclosure.

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We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside Australia.

7.1 From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated. By consent, we mean approval in writing, orally, or implied from your dealings with us.

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements;
- to other organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centers;
- to associated businesses that may want to market products to you;
- to companies that provide information and infrastructure systems to us;
- to anybody who represents you, such as finance brokers, lawyers and accountants;
- to anyone, where you have provided us with consent;
- where we are required to do so by law, such as under the Anti-Money or Laundering and Counter Terrorism Financing Act 2006 (Cth);
- to investors, agents or advisers, or any entity that has an interest in our business; or
- to your employer, referees or identity verification services.
- to provide you with targeted advertising based on your online activities.

7.2 If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 1300 878 898 or by writing to us at privacy@optionwealth.com.au. If the direct marketing is by email you may also use the unsubscribe function. 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.

8. Why will we disclose information to another organisation?

We want to provide our customers with the very best products and services. At times, we may partner with another organisation to support the products and services we offer. In these situations, or to perform credit checks, we will need to share the personal information you have given us. This is to your benefit, and helps us to provide the products and services you would expect from Option Home Loans.

9. What are 'cookies' and how do they work?

Cookies are small data files that are downloaded from our web servers, and stored on your hard drive. A cookie is a string of letters and numbers that uniquely identify the computer you are using, and the customer number and access code you may have used to register at the site.

9.1 Cookies are used on the Option Home Loan site. We track a visitor's journey through our site. This allows us to see at a glance which pages and information is of most interest to visitors. This type of cookie contains no personal information at all; simply a record of your journey through the site.

9.2 Most browsers can be configured to refuse to accept cookies. You can also delete cookies from your hard drive. However, doing so may hinder your access to valuable areas of information within our site.

If you have any questions about security on our Website, you can email us at info@option.com.au.

10. Online security

Our website uses encryption techniques to enhance your privacy and security on the Internet.. We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it.

11. Online advertising we use

We may use various remarketing/retargeting and behavioural targeting services and tools to promote our business and website homeloanexperts.com.au across the Internet. Remarketing tools in general, will display relevant ads tailored to you based on what parts of our website you have viewed by placing a cookie on your device. This cookie does NOT in anyway identify or give access to your computer. The cookie is used to say "This person visited this page, so show them ads relating to that page." These Remarketing tools allow us to tailor our marketing to better suit your needs and only display ads that are relevant to you.

You can opt out of interest based advertising here: <http://www.networkadvertising.org/choices/>

12. Direct marketing offers and information

The details you give us may be used to inform you about any special offers we think will be of interest to you, and to update you on new products and services or changes to our website.

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12.1 We may also send you details of offers or services provided by our business partners and related Option Home Loan entities. You may at any time choose not to receive these communications. Doing so will not cost you anything, and we will aim to ensure you stop receiving any unwanted communications as soon as possible.

13. How do we keep your personal information accurate and up to date?

It is important for us, and for you, that the information we hold is accurate and up to date. In this, we rely on you to help us. We ask that you contact us whenever there are any changes to your personal details, so that we can update our records. If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

14. How long do we keep information about you?

By law, we are required to hold certain information about you, even after you are no longer a customer. However, after such time you can be assured we will destroy your personal information thoroughly and safely.

14.1 We may also hold certain information about you if it is needed for a purpose which you are aware of or reasonably expect us to hold the information. When that information is no longer needed, it will be destroyed or permanently de-identified.

15. How safe and secure is the information we hold about you?

We take great care with the information we hold about you. Our aim is to ensure that any details are securely protected from misuse, loss, and unauthorised access, modification or disclosure. We will take reasonable care to make sure that we keep your information in an accurate, complete and up to date manner. When that information is no longer needed, it will be permanently destroyed or de-identified.

16. Access to your personal information

The information we hold about you is yours to access and correct, and as such we can provide you with general information, such as your name, address and contact details quite easily. More detailed information may not be easy for us to access, and if necessary, a small fee may be charged for the costs of retrieving and supplying the details you want.

16.1 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. We may charge a fee for our costs of retrieving and supplying the information to you.

16.2 Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

16.3 There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious. An explanation will be provided to you if we deny you access to the personal information we hold about you.

16.4 If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information at the time of the request otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days. We may need to consult with other entities as part of our investigation. If we refuse to correct personal information we will provide you with our reasons for not correcting the information.

If you need to access your detailed information, just write to us at the following address:

Option Home Loans
Level 19, The Chifley Tower
2 Chifley Square, Sydney NSW 2000
PO Box H364
Australia Square NSW 1215

or email privacy@option.com.au

17. If you have a complaint regarding privacy

We value our customers. We will always aim to be fair and responsive. If you have a complaint, you have the right to expect that we will handle it in a friendly and professional way. When we receive a complaint, we look on it as valuable feedback that may help us to improve the services we offer and to ensure your needs are met in a satisfactory and appropriate manner. If you wish to complain, at any time, about the handling, use or disclosure of your personal information, just write to us at the following address:

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Option Home Loans

The Privacy Officer
Level 19, The Chifley Tower
2 Chifley Square, Sydney NSW 2000
PO Box H364
Australia Square NSW 1215

or email: privacy@option.com.au

We will make all efforts possible to investigate your complaint, and advise you of the outcome as soon as possible. If the matter is not resolved to your satisfaction, you can then refer your complaint to the Office of the Australian Information Commissioner (OAIC), who can be contacted at:

Office of the Australian Information Commissioner
Level 3, 175 Pitt Street
Sydney NSW 2000
T: 1300 363 992

18. Information disclosure for merger or sale of assets

If we sell all or part of our business or makes a sale or transfer of our assets or are otherwise involved in a merger or transfer of all or a material part of our business, we may transfer or disclose your information to the party/ parties involved in the transaction as part of that transaction and as part of any due diligence processes which take place in contemplation of a potential transaction.

19. Using government identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will never use a government identifier in order to identify you.

20. Further information

You may request further information about the way we manage your personal information by contacting us.

21. 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 practices.

As a consequence we may change this privacy policy from time to time or as the need arises. You may request this privacy policy in an alternative form. This Privacy Policy came into existence on 16 January 2019.