



Privacy Policy

1 May 2017

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1. PURPOSE

Our commitment to protect your privacy

Platinum Mortgage Securities Pty Ltd ACN 104 911 159 and its affiliates (collectively known as "Platinum" and also referred to in this Policy as "us," "we" and "our") are committed to protecting your personal information. This document sets out our Privacy Policy commitment in respect of personal information that you may provide to us. Our commitment in respect of personal information is to adhere to the Privacy Act 1988 (Cth) and any other relevant law.

We confirm that any personal information we collect about you will only be used for the purposes indicated in our policy, where we have your consent to do so, or as otherwise required or authorised by law. It is important to us that you are confident that any personal information we collect from you or that is received by us will be treated with appropriate respect ensuring protection of your personal information.

Platinum Mortgage Securities

Platinum offers financial products and services and provides credit to approved applicants. We process and assess information in respect of loan applications. We act as servicer of loan portfolios operated by other lenders and we also process and assess information when investors invest funds with us.

2. APPLICATION

Personal Information

When we refer to **personal information** we mean information or an opinion about you, from which you are, or may reasonably be, identified.

This information may include (but is not limited to) your name, date of birth, driver's licence number, marital status, phone number, email address, address, nationality, employment history, income, assets, liabilities and repayment history information.

Due to the nature of the services provided by us, some of the information we collect may be sensitive information, including details about your race or ethnic background. It is not common practice for us to collect other sensitive information about you (such as information about your religion, trade union membership, political opinion, sexual preference or criminal record). We will only collect sensitive information about you with your consent.

Why we collect your personal information

We collect and receive personal information about you in order to conduct our business, including assessing and obtaining approval for loans and other products, accrediting you as a broker or introducer of loans and other products (if applicable) and accepting investments. From time to time we may offer other products and services.

How do we collect your personal information?

Personal information may be collected by us in a number of circumstances, including when an individual:

- ▶ Makes an enquiry with us via email or telephone;
- ▶ Lodges a loan enquiry or requests a quote through our website;
- ▶ Applies to invest in a product offered by us;
- ▶ Applies to be a borrower or guarantor under a loan product offered by us;
- ▶ Subscribes to our newsletter or product update mail outs;
- ▶ Applies for employment with us; or
- ▶ Applies for accreditation as a broker or introducer of loans or other products.

Where reasonable and practical we will collect your personal information only directly from you. However, we will also collect information about you from third parties such as from our contractors who supply services to us, through our referrers (such as mortgage originators and brokers), from a publicly maintained record or from other individuals or companies as authorised by you. From time to time we may also purchase lists containing personal information about individuals from organisations offering such lists for marketing purposes. If you do not provide the information requested by us, we may not be able to provide you with our services.

If you provide personal information to us about someone else, you must ensure that you are entitled to disclose that information to us and that, without us taking any further steps required by privacy laws, we may collect, use and disclose such information for the purposes described in this Privacy Policy. For example, you should take reasonable steps to ensure the individual concerned is aware of the various matters detailed in this Privacy Policy. The individual must also provide the consents set out in this Privacy Policy in respect of how we will deal with their personal information.

We may also collect credit-related personal information about you as a result of credit checks that you authorise us to carry out.

The kinds of credit-related personal information we may collect about you include:

- ▶ Information about your identity;
- ▶ Information about consumer/commercial credit loans that you currently have applied for including:
 - Repayment history information,
 - The type and amount of credit sought in each application;
 - Default and payment information,
 - Information about any court proceedings; and
 - Information about your personal insolvency.

How do we use your personal information?

We use your personal information for the purpose for which it has been provided, for reasonably related secondary purposes, any other purpose you have consented to and any other purpose permitted under the Privacy Act. This may include using your personal information for the following purposes:

- ▶ To provide you with the products or services you requested;
- ▶ To verify your identity;
- ▶ To assess, process and manage your application to be a borrower or guarantor, or investor, including to verify your details and assess our risk;
- ▶ To assess, process and manage your application for employment;
- ▶ For complaints handling or data analytics purposes; or
- ▶ To assess, process and manage your application to be a broker or introducer of loans or other products, including to verify your details and assess our risk.

In particular, when assessing an application to be a borrower or guarantor we may use your credit-related personal information for the purposes of assessing the application.

To whom we will disclose your personal information?

To enable us to maintain a successful business relationship with you, we may disclose your personal information to:

- ▶ Organisations that provide products or services used or marketed by us, including other credit providers, mortgage intermediaries (such as mortgage brokers, mortgage originators and mortgage managers), funders, lenders, valuers, trustee companies, financial institutions and securitisers, mortgage insurers, title insurers, surveyors, credit reporting agencies, rating agencies and debt collectors;
- ▶ Your employer/s or referees, your guarantors, your professional advisors, your bank and any other organisation that may have or is considering having an interest in your loan, or in our business;
- ▶ Companies and contractors who we retain to provide services for us, such as IT contractors, call centres, stationery printing houses, mail houses, storage facilities, lawyers, accountants and auditors, who will need to have access to your personal information to provide those services;
- ▶ People considering acquiring an interest in our business or assets; and
- ▶ Other individuals or companies authorised by you.

By providing us with your personal information, you consent to us disclosing your information to such entities without obtaining your consent on a case by case basis.

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, Tribunal or law enforcement agency in response to a request or in response to a subpoena or to the Australian Taxation Office.

We may from time to time transfer personal information outside Australia in accordance with the Privacy Act to countries whose privacy laws do not provide the same level of protection as Australia's privacy laws. For example, we may transfer your personal information to the Asia-Pacific, European Union or the United States of America. We may also use cloud storage and IT servers that are located offshore.

By providing us with your personal information, you consent to us disclosing your information to entities located outside Australia and, when permitted by law to do so, on the basis that we are not required to take such steps as are reasonable in the circumstances to ensure that any overseas recipient complies with Australian privacy laws in relation to your information.

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. By providing us with your personal information, you consent to us using your information to contact you on an ongoing basis for this purpose, including by mail, email, SMS, social media and telephone.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our Privacy Contacts using the contact details below. 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 consider that any information we hold about you is incorrect, you should contact us to have it updated. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

Access to your personal information

We will provide you with access to the personal information we hold about you, subject to limited exceptions in the Privacy Act as outlined below. You may request access to any of the personal information we hold about you, including any credit-related personal information we hold about you, at any time.

To access personal information that we hold about you, use the contact details specified below. We may charge a fee for our reasonable costs in retrieving and supplying the information to you.

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. An explanation will be provided to you if we deny you access to your personal information we hold.

Exceptions to 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.

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

We will take reasonable steps to protect your personal information, including your credit-related 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.

3. FURTHER INFORMATION AND COMPLAINTS

You may request further information about the way we manage your personal information or lodge a complaint by contacting our Privacy Officer(s) on the contact details below.

We will deal with any complaint by investigating the complaint, and providing a response to the complainant within 15 business days, provided that we have all necessary information and have completed any investigation required. In cases where further information, assessment or investigation is required, we will seek to agree alternative time frames with you.

Contact details

You can contact us by:

- ▶ Calling us on **1300 544 166**

- ▶ Writing to:
The Privacy Officer
Platinum Mortgage Securities Pty Ltd
Level 1, 1 Prowse Street
West Perth, WA 6005

- ▶ Email.
General Enquiries – hello@platinumsecurities.com.au
Complaints – complaints@platinumsecurities.com.au

4. CHANGES TO OUR PRIVACY POLICY

We are constantly reviewing all of our policies and we attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market practices.

As a consequence, we may change this Privacy Policy from time to time or as the need arises.

This Privacy Policy was last updated on **1 May 2017**.