



EVOLVE MONEY

## Privacy Policy

### **We Respect Your Privacy**

We treat your privacy seriously. This Privacy Policy describes how we treat personal information received about you when you visit our site. This Privacy Policy applies to all our services whether offered on our website or otherwise.

This statement details our policy on collecting, disclosing, accessing and securing your personal information in accordance with the provisions of the Privacy Act 1988, as amended and the National Privacy Principles contained within the Privacy Act. Personal information means any details, information or opinion about you, from which your identity is apparent or your identity can be reasonably ascertained. If you have any questions relating to this document, please contact us.

By you accessing or using any part of our web site, you agree to be bound by this Privacy Policy. By using our website, you agree that if you provide your personal information to us, we may maintain a record about you. Your agreement to this Privacy Policy;

- constitutes an acknowledgement of its terms and an authorisation for us to deal with and disclose any personal information provided to us in the way specified below; and
- constitutes an authority for any introducer or broker to whom you have provided personal information to deal with and disclose any information you provide to that introducer or broker to us in the way specified below.

Please note that we may make content or services from other websites available to you from links located on our site. These other websites are not subject to this Privacy Policy. We recommend that you review the Privacy Policy at each such website to determine how the operator of that site will protect your privacy.

### **Collecting Personal Information About You**

We will only collect personal information from you for authorised purposes. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include information:

- you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, information to comply with the Financial Transactions Reports Act.
- about you such as your financial position and details of your salary or wage and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.
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You do not have to provide us with personal information if you do not wish to do so. However, if you choose not to provide us with any requested information, we may not be able to assist you with our products or services.

We may, and you authorise us to obtain information about you from government databases and credit reporting agencies. We collect that information about you to provide services to you and to procure credit for you and no law compels us to collect any of that information. We might also choose to make such enquiries or request such documents as we consider necessary in order to assist any application for finance you make. You authorise us to make enquiries or request any documents, including, without limitation, contacting your employer for confirmation of your employment details.

If you do not provide us this information or authorise us to obtain this information, we will not be able to assist you in procuring the services and/or credit you require.

**Where Is This Information Stored?**

We store this information on our databases which we share with some of our business associates.

### **Disclosing Your Personal Information**

Any personal information which we collect about you will be used by us to assess any application for any loan or offer to provide a guarantee which you make now or in the future, and/or to facilitate provision and administration of loans and related financial services. In order to do this, we may disclose your personal information to professional advisers such as solicitors, accountants and valuers; lenders mortgage insurers; underwriters that have or may have an interest in your loan, or in our business; government agencies such as those which administer land titles and revenue or (where applicable) foreign investments; credit reporting agencies and mercantile agents; external auditors; and other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We will also use your personal information to keep you informed about other products and services or special offers. If you do not wish to be kept informed, please let us know when we contact you.

We may also disclose personal information to organisations to which we outsource functions, such as mailing and printing houses or IT providers or mortgage service organisations assisting us to service and administer your loan or the loan you have guaranteed.

You agree that we may also do any of the following at any time:

- Seek and use consumer credit information about you to assess an application for consumer credit or commercial credit.
- Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about your credit worthiness, credit standing, credit history or credit capacity. In particular, we may provide a bank opinion on you.
- Seek from, use and give any consumer or commercial credit information to brokers, financial consultants, accountants, lawyers or other advisers acting in connection with any financing provided to or proposed to be provided to you.
- Give a credit reporting agency personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for, and the amount; the fact that we are a current credit provider to you; details of

payments which have been overdue for more than 60 days, and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in our opinion, you have committed a serious credit infringement; and the credit provided to you by us has been paid or otherwise discharged.

- Disclose or report any personal information about you to another person in connection with funding financial accommodation by means of any arrangements involving securitisation.
- Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

You also acknowledge that our business associates, including financiers, mortgage insurers, introducers, brokers, insurance agents, solicitors, accountants, valuers or underwriters may disclose information about you for the purposes stated above.

### **Access, Correction, Deletion And Complaints**

If you require access to details of personal information we hold about you, you may request your personal information by emailing our Privacy Officer at [robyn@evolvemoney.com.au](mailto:robyn@evolvemoney.com.au)

If you wish us to correct or delete personal information that you believe is inaccurate or out of date or you are concerned that we may have breached your privacy, please email our Privacy Officer or write to us at the following address:

The Privacy Officer  
Evolve Money  
PO BOX 7482  
Bondi Beach, NSW 2026

If for legal or commercial reasons we are required to keep your personal information and not make a correction or deletion, we will place with the disputed information a statement from you claiming that the disputed information in your opinion is not accurate, complete or up to date.

We may charge a fee for the provision of personal information to cover our costs. Any fee involved will be advised when a request is made.

### **Changes To Our Privacy Policy**

We reserve the right to change our Privacy Policy at any time and notify you by publishing an up dated version on our web site. The amended Privacy Policy will apply between us whether or not we have given you specific notice of any amendment.