Privacy Policy

Axia Finance Pty Ltd
ACN 633 910 808

1. About this Privacy Policy

Axia Finance Pty Ltd (ACN 633 910 808) ("Axia Finance", "we", "us" or "our") respects the privacy of our clients, prospective clients and other individuals whose personal information we handle.

This Privacy Policy explains how we collect, hold, use and disclose personal information in connection with our finance and credit assistance services and our business operations.

We seek to manage personal information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles and other applicable privacy and credit-related laws.

This Privacy Policy should be read together with any privacy notice, consent, credit guide or other disclosure provided to you when we collect your personal information.

2. What personal information we may collect

The personal information we collect depends on your dealings with us and the finance services you request.

We may collect information including:

- your name, date of birth, gender and contact details;
- residential and previous addresses;
- identification documents and information used to verify your identity;
- citizenship, residency or visa information;
- marital status, dependants and household information;
- employment history, occupation and employer information;
- income, employment benefits and other sources of income;
- bank statements, transaction information and savings;
- assets, liabilities, expenses and financial commitments;
- property ownership and property-related information;
- existing loans, credit cards and other credit facilities;

- information about your proposed property purchase, refinance or other finance transaction;
- loan purpose, requested loan amount and preferred loan features;
- credit history, repayment history, defaults, arrears, bankruptcies and other relevant credit information;
- information contained in credit reports where lawfully obtained;
- taxation and accounting information;
- business and company information where finance relates to a business, company or trust;
- information concerning guarantors, directors, shareholders, trustees or beneficiaries where relevant;
- insurance-related information where relevant to a proposed finance transaction;
- communications and correspondence with you;
- records of enquiries, applications, assessments and transactions;
- information relating to complaints or disputes; and
- technical information collected when you interact with our website or electronic systems.

In some circumstances, we may collect sensitive information where it is reasonably necessary for our activities and permitted by law. We will generally obtain your consent where required.

3. How we collect personal information

We usually collect personal information directly from you, including when you:

- contact us by telephone, email, website, social media or in person;
- complete an enquiry, fact-find, application or online form;
- provide documents or information to us;
- use a secure document or bank-statement collection service;
- apply for finance or ask us to investigate finance options;
- communicate with one of our brokers, credit analysts or other team members; or
- otherwise deal with Axia Finance.

We may also collect information about you from other parties where authorised or permitted by law, including:

- joint applicants, guarantors or representatives;
- employers;
- accountants, solicitors and conveyancers;
- real estate agents;
- lenders and credit providers;
- mortgage managers and funders;
- finance aggregators;
- credit reporting bodies;
- identity verification providers;
- property valuers;
- insurers and lenders mortgage insurers;
- government agencies and publicly available registers;
- fraud prevention and verification providers; and
- other parties involved in your proposed or existing finance transaction.

Where you provide us with personal information about another person, you should ensure that you are authorised to provide that information to us and, where appropriate, make that person aware of this Privacy Policy.

4. Why we collect, use and disclose personal information

We may collect, hold, use and disclose personal information for purposes including:

- understanding your financial circumstances, requirements and objectives;
- providing credit assistance and finance-related services;
- assessing potential finance strategies and options;
- identifying lenders, credit providers or products that may be suitable for consideration;
- preparing, submitting and managing finance applications;
- obtaining indicative information, servicing calculations, valuations and other assessments;

- communicating with lenders, aggregators and other service providers;
- verifying your identity;
- preventing or detecting fraud and other unlawful activity;
- assessing your eligibility for finance;
- assisting with loan approval, documentation and settlement processes;
- assisting with discharges, refinances and loan variations;
- administering our relationship with you;
- maintaining records required for legal, regulatory, compliance and business purposes;
- responding to enquiries, complaints and disputes;
- quality assurance, auditing, training and risk management;
- improving our systems, services and customer experience;
- maintaining and securing our information technology systems;
- complying with legal and regulatory obligations; and
- other purposes reasonably connected with our services and which are permitted by law.

If we cannot collect information reasonably required to assess your circumstances, we may not be able to properly provide our services or assist with a finance application.

5. Credit information

In connection with providing finance and credit assistance services, we may handle information concerning your credit history and creditworthiness.

This may include information about:

- current and previous credit facilities;
- applications for credit;
- repayment history;
- overdue payments;
- defaults;
- serious credit infringements;
- insolvency or bankruptcy information;

- publicly available credit-related information; and
- credit scores or assessments where lawfully available to us.

Where required, we will obtain appropriate authority or consent before requesting or facilitating access to credit information.

Information may be provided to, obtained from or exchanged with lenders, credit providers, credit reporting bodies and other organisations involved in assessing or processing a credit application, where authorised or permitted by law.

6. Who we may disclose information to

Depending on the services being provided, we may disclose personal information to organisations including:

- banks, lenders and other credit providers;
- mortgage managers and funders;
- our finance aggregator or platform providers;
- credit reporting bodies where permitted or authorised;
- lenders mortgage insurers and other insurers;
- valuers and valuation service providers;
- identity and document verification providers;
- fraud prevention and risk-management providers;
- solicitors, conveyancers and settlement agents;
- accountants and other professional advisers;
- government bodies, regulators, courts or law-enforcement agencies where required or authorised;
- service providers that assist us with customer relationship management, document processing, communications, electronic signatures, data storage, cybersecurity or information technology;
- website, hosting and analytics providers;
- contractors and professional advisers assisting Axia Finance;
- your nominated representatives; and
- other persons or organisations where you have authorised us to do so or disclosure is otherwise permitted or required by law.

We do not sell your personal information.

7. Finance aggregators, lenders and third-party platforms

In providing finance services, Axia Finance may use systems and services supplied by third parties, including finance aggregators, customer relationship management systems, electronic identification systems, document collection systems, lender portals and electronic signature platforms.

Information entered into or provided through these systems may also be handled by the relevant service provider in accordance with its own privacy obligations and privacy policies.

Where an application is submitted to a lender or other credit provider, that organisation will handle your information in accordance with its own privacy policy and applicable laws.

8. Electronic bank statements and financial information

Where you choose to use an electronic bank-statement or financial-information collection service, information may be collected or processed through the relevant service provider and provided to Axia Finance, our aggregator or a proposed lender.

You should review any privacy notice or terms presented by the relevant service before using it.

We will only use financial information received through these services for purposes connected with providing our services, assessing or processing finance, compliance, record keeping and other purposes permitted by law.

9. Identification and verification

We may use identification and verification services to confirm your identity or verify information that you provide.

This may involve providing identification information to third-party verification services, government document verification services or other authorised providers.

We will only do this where reasonably necessary and permitted or authorised by law.

10. How we hold and protect personal information

Personal information may be held electronically, in cloud-based systems or, in some circumstances, in physical records.

We take reasonable technical and organisational measures designed to protect personal information against misuse, interference, loss and unauthorised access, modification or disclosure.

These measures may include:

- access controls and authentication;
- restricted staff access;
- secure business systems;
- cybersecurity measures;
- secure document-management practices;
- staff privacy and information-security procedures;
- appropriate controls over third-party service providers; and
- secure destruction or de-identification practices where information is no longer required.

No electronic or physical information-storage system can be guaranteed to be completely secure. Where we become aware of a data breach, we will assess and respond to it in accordance with applicable law, including the Notifiable Data Breaches scheme where applicable.

11. Retention of information

We retain personal information for as long as reasonably necessary for the purposes for which it was collected, to provide our services and to satisfy legal, regulatory, compliance, dispute-resolution and record-keeping obligations.

When personal information is no longer required to be retained, we will take reasonable steps to destroy it securely or de-identify it, subject to applicable legal obligations.

12. Overseas disclosure and storage

Some technology, cloud, communications, data-processing or other service providers used by Axia Finance may operate or store information outside Australia.

Accordingly, personal information may in some circumstances be disclosed to or accessible from overseas.

Where reasonably practicable and required by law, we will take appropriate steps in relation to overseas disclosures and the handling of personal information by overseas recipients.

The countries in which information may be processed or stored depend on the systems and service providers being used at the relevant time.

You may contact us using the details below if you would like further information about overseas handling of your personal information.

13. Website, cookies and analytics

When you visit our website, certain technical information may be collected automatically, including:

- your IP address;
- browser and device information;
- pages viewed;
- referring websites;
- time and date of access; and
- other website usage information.

Our website may use cookies and similar technologies to operate the website, remember preferences, understand website usage, improve performance and assist with analytics or marketing.

You can generally configure your browser to reject or delete cookies. Some website functionality may be affected if cookies are disabled.

Where third-party analytics, advertising or embedded services are used, those third parties may also collect information in accordance with their own privacy policies.

14. Direct marketing

Where permitted by law, we may use your contact information to communicate with you about finance-related services, reviews, information or other services that may be relevant to you.

You may opt out of direct marketing communications at any time by:

- using an unsubscribe facility provided in an electronic communication;
- contacting us at **admin@axiafinance.com.au**; or
- asking a member of our team to remove you from marketing communications.

We will take reasonable steps to action an opt-out request.

Operational communications relating to an existing enquiry, application or service are not marketing communications and may continue where required.

15. Automated systems and technology

We may use software and technology to assist with administrative tasks, calculations, document processing, data matching, fraud detection, identity verification, serviceability assessment, application processing or workflow management.

These tools may assist our team but do not remove our obligations to handle personal information appropriately.

Where applicable privacy law requires us to provide additional information about the use of personal information by automated systems in decisions that could significantly affect an individual's rights or interests, we will provide the disclosures required by law.

16. Accessing your personal information

You may request access to personal information that we hold about you.

To make a request, contact us using the details set out below.

Before providing access, we may need to verify your identity.

In some circumstances, we may be permitted or required by law to refuse access to some information. If this occurs, we will generally explain the reason for refusing access where we are legally permitted to do so.

17. Correcting your personal information

We take reasonable steps to ensure that personal information we hold is accurate, up to date, complete and relevant.

If you believe information we hold about you is incorrect, incomplete, out of date, irrelevant or misleading, please contact us and request correction.

We may take reasonable steps to verify the requested correction before changing our records.

18. Privacy complaints

If you believe that we have not handled your personal information appropriately, please contact us.

Please provide sufficient information to enable us to understand and investigate your complaint.

We will endeavour to acknowledge your complaint promptly and investigate it within a reasonable period.

We may contact you for further information and will advise you of the outcome of our investigation.

If you are not satisfied with our response to a privacy complaint, you may be entitled to contact the **Office of the Australian Information Commissioner (OAIC)**.

Information about making a privacy complaint is available from the OAIC at **www.oaic.gov.au**.

Other external dispute-resolution rights may also apply depending on the nature of your complaint.

19. Third-party websites

Our website or communications may contain links to websites operated by other organisations.

Axia Finance is not responsible for the privacy practices of third-party websites. You should review the privacy policy of the relevant organisation before providing personal information through an external website.

20. Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes to our services, systems, business practices or legal obligations.

The current version will be made available on our website and will state the date on which it was last updated.

21. Contact us

If you have questions about this Privacy Policy, wish to request access to or correction of personal information, or wish to make a privacy complaint, please contact:

Axia Finance Pty Ltd
ACN 633 910 808

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31–33 Marryatt Street
Port Adelaide SA 5015
Australia

Melbourne Office
Level 1, 103 Grimshaw Street
Greensborough VIC 3088
Australia

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Website: axiafinance.com.au