

iNSIGHT Home Loans Privacy Policy

This Privacy Policy describes the type/s of information that Insight Home Loans (“IHL”) may collect about you, how the information may be used and how it will be protected. This Privacy Policy is based on the National Principles for the Fair Handling of Personal Information as set out in the *Privacy Act 1988 (Cth)* (as amended by the *Privacy Amendment (Private Sector) Act 2000*) (“Privacy Act”). Note that this Privacy Policy is to be read subject to any and all credit reporting obligations and related guidelines applicable to Insight Home Loans, as stipulated in Part IIIA of the Privacy Act. To the extent of any inconsistency between such credit reporting provisions and this privacy policy, the provisions of the Privacy Act will prevail. When applicable, this privacy policy is also intended to be read in conjunction with the relevant individual Privacy Policy of IHL’s franchised real estate agent.

1. Collecting information

Initially, we may obtain your name and contact telephone number from your real estate agent, as part of our franchise arrangement with the agent, in order to contact you for marketing purposes to see whether you require our home loan services. Primarily, we will collect information about you from you directly (or from any person authorised by you to provide such information) when you request us to provide home loan services. The only personal information we collect is that which is required to enable us to provide the home loan services requested, and may include general personal information, demographics, income, and all relevant and related financial information.

We may also use your personal information for research or to improve IHL’s services and performance. We may also use this information for reasonable business purposes, for example to contact you, via telephone, email or regular mail, to provide you with information we believe may be of interest (or which we are otherwise legally required to provide), including but not limited to marketing and promotional material, information regarding new products, rates, fees and charges that may save you money or be more appropriate for your current needs plus Risk Insurance, Tax and Accounting and Financial Planning services. We reserve the right to share or disclose any personally identifiable information collected with other related and third party organisations or companies, as required, in order to provide the financial service requested, including but not limited to all banks and lenders, valuers, aggregators, solicitors, accountants, investment companies, insurance companies, and also to IHL franchised real estate agents and referrers for commission and reporting purposes. When you submit an enquiry or complaint, IHL will use that information to respond to your particular enquiry or complaint and may also use such information for internal corporate purposes such as monitoring and improving the customer services or aspects of IHL customer services.

2. Use and disclosure of personal information

You acknowledge and consent to the use and disclosure of your personal information in circumstances that are:

- (a) set out in this Privacy Policy; or
- (b) clearly explained to you at the time the information is collected from you; or
- (c) permitted under the National Privacy Principles.

Otherwise we will not disclose personal information unless: (a) required to do so by law, regulation or an industry code of practice; (b) for safety reasons; or (c) where we reasonably believe that you are in breach of our terms and conditions, or are engaged in illegal activities.

We will not collect, use or disclose sensitive information (such as information about racial or ethnic origins, political or religious beliefs), except with your specific consent or in the circumstances permitted in the National Privacy Principles.

3. Information security

We will take all reasonable steps to keep any information we hold about you secure, accurate and up to date. We will store your information securely and take appropriate steps to protect it from misuse and loss, unauthorised access, modification and disclosure. However, no guarantee can be given that information sent over the Internet is always 100% secure. We will take reasonable steps to destroy or de-identify personal information if it is no longer needed for any purpose.

4. How to access or update your information

We will make every effort to maintain the accuracy, completeness and currency of any personal information you supply to us. If you want to correct or update your information, please contact us on 1300 85 77 99.

You may ask us at any time to provide details of the personal information we are holding about you. We will endeavour to provide you with this information within 30 days of receiving your written request via letter, fax or email.

If you wish to stop receiving communications from IHL, please notify us on 1300 85 77 99 or email: clientservices@insighthomeloans.com.au

If you would like us to remove any personally identifying information which we hold about you, we will take reasonable steps to destroy or de-identify such information, to the greatest extent practicable and within the limits of our accounting and legal responsibilities.

5. More on privacy

You can obtain further information about privacy in Australia and the protection of your personal information on the Australian Federal Privacy Commissioner's web site: www.privacy.gov.au.

6. If you have a problem or question

If you have any comments or questions relating to privacy, please contact us at 1300 85 77 99 or email: clientservices@insighthomeloans.com.au