

## **Privacy Policy**

This Privacy Policy covers Channel Finance ABN 89 169 794 450 (**us, we** or **our**).

We understand that the privacy of your personal information is important to you. This Privacy Policy explains how we handle your personal, credit and tax file number information (collectively referred to as "personal information" throughout this Privacy Policy).

By providing your personal information to us you consent to us collecting, using and disclosing your personal information in accordance with this Privacy Policy.

We may change this Privacy Policy from time to time by publishing changes to it on our website. Please check our website regularly to ensure that you are aware of any changes to this Privacy Policy.

### **What is personal information?**

*Personal information* is information or an opinion about an individual that is reasonably identifiable. For example, this may include your name, email address and contact details.

*Credit information* is personal information that is collected in connection with a credit application. For example, this may include identification information, default information or repayment history information.

### **What personal information do we collect?**

The information we may collect from you and hold includes:

- name, residential or postal address, email address, date of birth, telephone numbers (including mobile and fax);
- information about dependents or family members;
- tax file number;
- details of your interactions with us;
- location information;
- bank account details or credit or debit card details;
- Medicare number, pension card number;
- accounting and financial information;
- occupation, employment history and details;
- financial needs and objectives; and
- risk profile details.

We may collect these types of information either directly from you or from third parties.

We may collect information when you:

- submit electronic or hard copy forms with us;
- participate in a phone call with us; and
- email or otherwise correspond with us.

We may collect information about you from others such as:

- third party suppliers and service providers in connection with providing our products and services;
- public sources;
- your employer;
- your advisers;
- banks, financial institutions and other financial product providers; and
- fund managers.

### **Why do we collect, use and disclose personal information?**

We may collect, hold, use and disclose your personal and credit information for the following purposes:

- to provide our products and services;
- to send service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested;
- to send marketing and promotional messages and other information that may be of interest to customers;
- to enable customers to access and use our website and services;
- to identify and control or minimise risks to our services;
- to enable us to monitor suspicious or fraudulent activity in relation to our services;
- to enforce compliance with our terms;
- to provide information to representatives and advisors, including lawyers and accountants, to help us comply with legal, accounting, or security requirements;
- where we believe it is necessary to protect our legal rights, interests and the interests of others, including in connection with legal claims, compliance, regulatory and audit functions, prevention of fraud, ensuring data security;
- to comply with our legal obligations, resolve any disputes that we may have with any of our customers, and enforce our agreements with third parties; and
- for any purpose related to the above.

If you do not provide us with the personal or credit information we request, we may not be able to provide you with the services or products you have requested.

**Do we use your personal information for direct marketing?**

No, we do not use personal information for direct marketing purposes.

**To whom do we disclose your personal information?**

We may disclose personal and credit information for the purposes described in this Privacy Policy to:

- third party suppliers and service providers in connection with providing our products and services;
- your advisers;
- banks or other financial institutions;
- fund managers;
- specific third parties authorised by you to receive information held by us;
- government agencies, regulatory bodies and law enforcement agencies, or as required, authorised or permitted by law.

**Do we disclose personal information outside Australia?**

We do not disclose personal information outside of Australia.

**Using our website and cookies**

We may collect personal information about you when you use and access our website. While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' or other similar tracking technologies on our website that help us track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser but our websites may not work as intended for you if you do so.

### **How do we keep your information safe?**

We may hold your personal and credit information in either electronic or hard copy form. We take reasonable steps to protect your information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal information. For example we:

- train our staff about how to keep your information safe and secure;
- have firewalls, intrusion detection and virus scanning tools to stop viruses and unauthorised access to our systems;
- have building security measures in place;
- destroy and de-identify data when it is no longer required.

However, we cannot guarantee the security of your information.

### **Links**

Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or be maintained. Unless expressly stated otherwise, we are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over or rights in those linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so we encourage individuals to read them before using those websites.

### **Accessing or correcting your information**

You can access the personal and credit information we hold about you by contacting us using the information below. Sometimes, we may not be able to provide you with access to all of your information and, where this is the case, we will tell you why. We may also need to verify your identity when you request your information.

If you think that any information we hold about you is inaccurate, please contact us and we will take reasonable steps to ensure that it is corrected.

### **Do we disclose information to credit reporting bodies?**

We do not disclose any of your credit information to credit reporting bodies including for the purpose of requesting a credit check on you.

## **Making a complaint**

If you think we have breached the Privacy Act, or you wish to make a complaint about the way we have handled your personal or credit information, you can contact us using the details set out below. Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time. If you think that we have failed to resolve the complaint satisfactorily, we will provide you with information about the further steps you can take.

If you are not satisfied with how we have dealt with your complaint you can contact the Office of the Australian Information Commissioner using any of the following details:

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

[www.oaic.gov.au](http://www.oaic.gov.au)

## **Contact Us**

For further information about our Privacy Policy or practices, or to access or correct your information, or make a complaint, please contact us using the details set out below:

Privacy Officer

Stephane Cooper

T: (03) 96147 888

E: [service@channelprivate.com.au](mailto:service@channelprivate.com.au)

A: Level 4, 90 William Street Melbourne 3000

**Effective:** August 2019