



Meezan Finance Pty Ltd

Privacy Policy

Meezan Finance Pty Ltd
ABN 30 642 725 639

Who are we?

'We', 'us' and 'our' refer to Meezan Finance Pty Ltd Credit Representative Number 529 817 is an Authorised Credit Representative of Kuone Pty Ltd T/As 360 MMS ABN 81 621 683 671.

Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information we hold about you and what we do with that information.

We will only use personal information we collect about you for the purposes we have collected it for or as allowed under the law. It is important to us that you are confident that we will treat any personal information we hold about you in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law, including the Privacy (Credit Reporting) Code ("**Credit Reporting Code**").

Personal information

When we refer to personal information we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you, whether true or not. The personal information we hold about you may also include credit information.

Credit information is any information that has any bearing on your credit worthiness and which is or could be used to assess your eligibility to be provided with finance, and may include any finance that you have outstanding, your repayment history and any defaults. It may also include certain credit worthiness information that we derive from the data that we receive from a credit reporting body ("**CRB**"). Usually, credit information is exchanged between credit and finance providers and CRBs.

Sensitive information is personal information that includes information relating to your

racial or ethnic origin, political persuasion, religious or philosophical beliefs, memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

What kinds of personal information we collect

The kinds of personal information we may collect about you include your name, date of birth, contact details (including address), account details, occupation and any other information we may need to identify you.

We may verify your identity using information held by a CRB. To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB, we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses.

We will only collect sensitive information about you with your consent (for example, when assessing a hardship application).

Using government identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than as required by law. We will never use a government identifier in order to identify you.

Why we collect your personal information

We collect personal information for the purposes of assessing your application to become a member in our Credit Fund and/or your application for finance and managing that finance. If you are applying for any financial products we collect your personal information to assess your application and manage and administer those financial products. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services. There are also some circumstances where we are required or authorised by law to collect your personal information.

How we collect your personal information

Where reasonable and practical we will collect your personal information directly from you (for example, when you submit your personal information through our website, by email or mail, or by phone). We also collect your personal information from CRBs and from finance brokers, financial advisers and other people such as accountants and lawyers.

Who we disclose your personal information to

We may disclose your personal information to other organisations that provide products or services used or marketed by us. The types of organisations to which we are likely to

disclose information about you include other mortgage intermediaries, lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting bodies, recoveries firms, debt collectors, product issuers, investment managers and lawyers. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your finance, or in our business.

Depending on the product or service you have requested, we may disclose your personal information to:

- prospective funders or other intermediaries in relation to your finance requirements;
- other organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres, lenders mortgage insurers, trade insurers and credit reporting bodies;
- associated businesses that may want to market products to you;
- companies that provide services to us, including companies that provide us with information and infrastructure systems;
- anybody who represents you, such as finance brokers, lawyers, and accountants;
- anyone, where you have provided us consent;
- an organisation providing verification of your identity, including on-line verification of your identity
- investors and potential investors, agents or advisers, or any entity that has an interest in our business;
- data aggregators which collate and report information between us and our business partners and /or you.
- our Authorised Representatives (representatives who sell products and services on our behalf);
- financial institutions including stockbrokers, custodians, fund managers, portfolio service providers or other entities that administer your financial products;
- insurers, if you obtain insurance through us;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where we are required by law to do so, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), Insurance Contracts Act 1984 (Cth) or the National Consumer Credit Protection Act 2009 (Cth); or
- your employer or referees.

If you have applied for finance, we may verify any document that you have provided by sending it to the issuer for verification.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

1. the person or organisation has a commitment to protecting your personal information at least equal to our commitment; or
2. you have consented to us making the disclosure.

Credit information

We may collect the following kinds of credit information and exchange this information with CRBs and other entities:

- identification information;
- credit liability information being information about your existing finance which includes the name of the credit provider, whether the credit provider holds an Australian Credit Licence, the type of finance, the day the finance is entered into, the terms and conditions of the finance, the maximum amount of finance available, and the day on which the finance was terminated;
- repayment history information which is information about whether you meet your repayments on time;
- information about the type of finance that you are applying for;
- default and payment information; and
- court proceedings information.

We exchange this credit information for the purposes of assessing your application for finance and managing that finance.

When we obtain credit information from a CRB about you, we may also seek publicly available information and information about any serious credit infringement that you may have committed.

Overseas disclosure

We may disclose your credit information and other personal information to overseas entities that provide support functions to us. You may obtain more information about these entities by contacting us.

Notifiable matters

The law requires us to advise you of 'notifiable matters' in relation to how we may use your credit information. You may request to have these notifiable matters (and this privacy and credit reporting policy) provided to you in an alternative form.

We will notify individuals and the Office of the Australian Information Commissioner (OAIC) about 'eligible data breaches' as required by law. An 'eligible data breach' is a breach that is likely to result in serious harm to any of the individuals to whom the information relates, and we have not been able to prevent this risk of serious harm with remedial action.

We exchange your credit information with CRBs. We use the credit information that we exchange with the CRBs to assess your creditworthiness, assess your application for finance and in managing your finance. These CRBs may also include the information we provide them in reports to other credit providers to assist them to assess your credit worthiness.

If you fail to meet your payment obligations in relation to any finance that we have provided or arranged or you have committed a serious credit infringement then we may disclose this information to a CRB.

You have the right to request access to the credit information that we hold about you and make a request for us to correct that credit information if needed. Please see the heading **Access to and correction of your personal and credit information**, below.

You also have the right to make a complaint. Please see the heading **Complaints**, below. Sometimes your credit information will be used by CRBs for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the CRB directly at any time to request that your credit information is not used in this way.

If you believe that you have been, or are likely to be, a victim of fraud, you have a right to ask a CRB not to use or disclose your credit information. You can contact any of the following CRBs for more information:

- **Equifax**
www.equifax.com.au,
T: 13 83 32
E: banrequestAu@equifax.com
- **Illion Australia**
www.illion.com.au
T: 1300 734 806
E: pac.austral@illion.com.au
- **Experian**
www.experian.com.au
T: 1300 432 273
E: creditreport@au.experian.com

CRBs are required to have a policy which explains how they will manage your credit information. You can find the policy for each CRB that we deal with at the links above.

Direct marketing

From time to time we may use your personal information to provide you with current information about finance, 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. If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 1 300 141 145 or by writing to us at either:

- clientservice@meezanfinance.com.au or
- Suite-104, 8 French Avenue, Bankstown NSW 2200, Australia.

If the direct marketing is by email you may also use the unsubscribe function. 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 us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure that information we hold about you is accurate and

complete.

Access to and correction of your personal and credit information

We will provide you with access to the personal and credit information we hold about you. You may request access to any of the personal information we hold about you at any time by contacting the Manager of our Customer Service team on 1 300 141 145 or at either:

- clientservice@meezanfinance.com.au or
- Suite-104, 8 French Avenue, Bankstown NSW 2200, Australia.

We may charge a fee for our costs of retrieving and supplying the information to you. Depending on the type of request that you make, we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal or credit information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious.

An explanation will be provided to you if we deny you access to the personal or credit information we hold about you, to the extent permitted by law.

If any of the personal or credit information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate, we will correct the personal information at the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal or credit information within 30 days.

We may need to consult with other finance providers, CRBs or entities as part of our investigation.

If we refuse to correct personal or credit information we will provide you with our reasons for not correcting the information.

Business without 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, for example, if you make general inquiries about interest rates or current promotional offers.

How we store your personal information

We may store your personal information (including credit information) in paper and electronic form. We may store personal information we hold about you in electronic form on our secure servers, or we may use third party cloud storage providers. The cloud storage and the IT servers may be located inside or outside Australia.

We will take reasonable steps to protect your personal information by storing it in a secure environment. We will also take reasonable steps to protect any personal

information from misuse, loss and unauthorised access, modification or disclosure. For example, we use physical security measures (such as controlling access to our buildings) and restrict access to electronic records on a “need to know” basis. We also require our employees to comply with our information security policies, and to complete training on information security.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act and the Credit Reporting Code, you may contact our Customer Resolution team on +61370038909 or by writing to us at either:

- clientservice@meezanfinance.com.au or
- Suite-104, 8 French Avenue, Bankstown NSW 2200, Australia.

We will acknowledge your complaint within 5 business day. We will provide you with a decision on your complaint within 30 days.

If you are dissatisfied with our response, you may make a complaint to our External Dispute Resolution Body:

- **Australian Financial Complaints Authority (AFCA)**
- Phone: [1800 931 678](tel:1800931678) (free call)
- In writing to: AFCA, GPO Box 3, Melbourne, VIC, 3001
- Email: info@afca.org.au
- Website: www.afca.org.au

Further information

You may request further information about the way we manage your personal or credit information by contacting us.

Change in our privacy and credit reporting policy

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

As a consequence we may change this privacy and credit reporting policy from time to time or as the need arises. When we do, we will post the updated privacy and credit reporting policy on our website.

You may request this privacy and credit reporting policy in an alternative form.

This privacy and credit reporting policy was updated on **18 February 2022**.