



PRIVACY POLICY

OUR INFORMATION

TML Advisory Pty Ltd ABN 43 624 134 998 Credit Representative Number 506097 (referred to in this Privacy Policy as "us," "we" and "our") is an authorised provider of credit assistance under Australian Credit Licence Number 387856.

We are committed to protecting your personal information and our Privacy Policy explains how we respect your right to privacy in accordance with the Australian Privacy Principles contained in the Privacy Act 1988 (the Act).

Our Privacy Policy also defines how and why we collect, hold, use, and disclose your personal information; it describes your rights to gain access to, and seek corrections of, your personal information; and deals with your personal information security and our complaints and dispute resolution process.

PERSONAL INFORMATION

When we refer to personal information we mean information or an opinion about you, from which you are, or may reasonably be, identified. This information may include your name, date of birth, driver's licence number, marital status, number and age of your dependents, phone number, email address, home and postal address, nationality, citizenship status and employment history.

The personal information we collect may also include credit information about you. Credit information is information which is used to assess your eligibility for a loan and may include information about your income, expenditure, assets, liabilities and repayment history information.

Due to the nature of the services provided by us, some of the information we collect may be sensitive information, including details about your health, race or ethnic background. For example, you may be asked to provide information about whether or not you are an Aborigine or Torres Strait Islander; or if you are applying for insurance we may ask you information about pre-existing medical conditions; or if you make an application for your credit contract to be varied on the grounds of hardship we may ask if it is in relation to a medical condition.

It is not common practice for us to collect other sensitive information about you (i.e. information about your religion, trade union membership, political opinion, sexual preference or criminal record) unless such information is required in order to process an application for credit. It is also important to note that we will only collect sensitive information with your consent.

PERSONAL INFORMATION COLLECTION

We collect your personal information in order to:

- > provide you credit assistance services
- > provide you direct marketing services
- > process your request to be a referrer
- > process your application for employment.

Personal information may be collected by us in a number of circumstances, including when you:

- > submit an enquiry regarding our products and services
- > apply to be a borrower or guarantor
- > use our website
- > attend an event hosted by us or a referrer
- > apply to become a referrer
- > apply for employment with us.

Where reasonable and practical we will collect your personal information only directly from you. However, we will also collect information about you from third parties, such as a partner or spouse who contacts us on your behalf, from our contractors who supply services to us, from our referral sources, from advisers such as accountants or lawyers or other organisations authorised by you.

If you do not provide the information requested by us, we may not be able to provide you with our products and services.

If you provide personal information to us about someone else, you must ensure that you are entitled to disclose that information to us, and without us taking any further steps required by privacy laws. For example, you should take reasonable steps to ensure the individual

concerned is made aware of the matters detailed in this Privacy Policy; and the individual understands that we will deal with their personal information in the manner detailed in this Privacy Policy.

WEBSITE COOKIES

Most commercial websites, including www.tmla.com.au (the website), use 'cookies', which are pieces of information that websites send to the browser and are stored in the computer hard-drive.

Cookies make using the website easier by storing information about your preferences on the website. This allows the website to be tailored to you for any of your return visits. However, cookies will not identify you personally.

If you would prefer not to receive cookies, you can alter your security settings on your web browser to disable cookies or to warn you when cookies are being used. However, by disabling the cookie function in your web browser you may impede your ability to use parts of the website.

OPTION NOT TO PROVIDE PERSONAL INFORMATION

In most circumstances it will be necessary for us to identify you in order to successfully provide our services to 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. Such a situation may be where you are making a general or non-specific enquiry about our products or services.

PERSONAL INFORMATION UTILISATION

We use your personal information for the purpose for which it has been provided, for reasonably related secondary purposes, any other purpose you have consented to, and any other purpose permitted under the Act.

This may include using your personal information for the following purposes:

- › to provide you with the products or services you requested
- › to assess, process and manage your application to be a borrower or guarantor to verify your identity
- › for complaint handling purposes
- › for data analysis purposes
- › to ensure the proper functioning of our business
- › to ensure the proper functioning of our website
- › to assess, process and manage your request to be a referrer
- › to assess, process and manage your application for employment.

PERSONAL INFORMATION DISCLOSURE

To enable us to maintain a successful business relationship with you, we may disclose your personal information to:

- › organisations that provide products or services, used or marketed by us, including our Credit Licensee, our Aggregator, our EDR Scheme, credit providers, mortgage intermediaries (such as mortgage brokers, mortgage originators and mortgage managers), mortgage insurers, funders, lenders, valuers, trustee companies, financial institutions and securitisers, mortgage insurers, title insurers, surveyors, credit reporting agencies, rating agencies and debt collectors

- › your employer or referees, your guarantors, your professional advisors, your retirement accommodation provider, your aged car provider, your financial institution or bank and any other organisation that may have or is considering having an interest in your loan
- › companies and contractors who we retain to provide services for us, such as IT contractors, call centres, stationery printing houses, mail houses, storage facilities, lawyers, accountants and auditors, who require access to your personal information to provide those services
- › people considering acquiring an interest in our business or its assets
- › other individuals or companies authorised by you.

By providing us with your personal information, you consent to us disclosing your information to such entities without obtaining your consent on a case-by-case basis.

Sometimes we are required, or authorised, by law to disclose your personal information. Circumstances in which we may be required, or authorised, to disclose your personal information would be to a Court, Tribunal or law enforcement agency in response to a request, or in response to a subpoena, or to the Australian Taxation Office.

PERSONAL INFORMATION UPDATE

It is important to our relationship that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we will ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, including credit information that we hold about you, you should contact our Privacy Officer. Please contact our Privacy Officer via one of the methods provided in the section below titled CONTACT DETAILS.

It is important to note that we will generally rely on you to inform us if the information we hold about you is inaccurate or incomplete.

PERSONAL INFORMATION DISPOSAL

If we hold personal information about you and we do not need that information for any purpose for which the information may be used or disclosed, we will take reasonable steps to destroy or de-identify that information unless we are prevented from doing so by law.

PERSONAL INFORMATION ACCESS

We will provide you with access to the personal information we hold about you, subject to limited exceptions in the Act as outlined below.

You may request access to any of the personal information we hold about you, including any credit information, at any time.

To access personal information that we hold about you, please contact our Privacy Officer via one of the methods provided in the section below titled CONTACT DETAILS.

Please note, we may charge a fee for our reasonable costs in retrieving and supplying the information to you. However, if a fee will be applied, you will be notified of how that fee will be calculated, or where possible, the total amount of the fee that will be charged. You will then have the option to decide whether to proceed with your access request.

PERSONAL INFORMATION ACCESS DENIAL

In some cases, we will deny access to personal information we hold about you. This includes, but is not limited to circumstances where:

- > denying access is required or authorised by or under an Australian law or a court/tribunal order or where giving you access would be unlawful.
- > not denying access may prejudice enforcement related activities conducted by, or on behalf of, an enforcement body.
- > not denying access may prejudice an investigation of unlawful activity.
- > not denying access may reveal evaluative information generated within our organisation in connection with a commercially sensitive decision-making process.
- > not denying access may prejudice enforcement related activities conducted by, or on behalf of, an enforcement body.
- > not denying access may reveal evaluative information generated within our organisation in connection with a commercially sensitive decision-making process.

We will also deny access where the personal information relates to existing or anticipated legal proceedings and the information would not be accessible by the process of discovery in those proceedings.

Further, we will deny access where your request is frivolous or vexatious and where we reasonably believe that: giving access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety; unlawful activity, or misconduct of a serious nature, is being or may be engaged in against our organisation and giving access would be likely to prejudice the taking of appropriate action in relation to that matter.

If we deny access we will provide you with reasons for our denial, unless doing so would be unreasonable in the circumstances. We will also take reasonable steps to give you access in a way that meets your needs without giving rise to the reasons of our refusal. Further, we will provide details of how you may make a complaint about our decision to deny access.

PERSONAL INFORMATION SECURITY

In our business, personal information may be stored both electronically and in hard-copy form. We are committed to keeping your personal information secure regardless of the format in which we hold it, and we take all reasonable steps to protect your information from misuse, interference, loss, unauthorised access, modification or disclosure.

It is very important to understand that no information transmitted over the Internet can be guaranteed to be completely secure. We will endeavour to protect your personal information as best as possible, but we cannot guarantee the security of any information that you transmit to us, or receive from us, via the Internet.

When you use the Internet (including our website) to transmit or exchange information you do so at your own risk. We accept no responsibility, whether we are deemed to have been negligent or not, in the event of a security breach that affects your privacy.

In addition, some of our third party service providers, including our information technology service providers, may be located in countries outside of Australia. For example, we may use cloud storage to store the personal information we hold about you.

In certain, specific cases our Licensee may contract an external audit service provider to ensure we are meeting our obligations and commitments to you under the National Consumer Credit Protection Act 2009 and this service provider may disclose your personal information to its team in India. You can be assured that we have full legal access to that overseas service provider as if they were domiciled in Australia, as required by the Privacy Act 1988.

Although our contracts with these parties generally include an obligation for them to comply with Australian privacy law and our Privacy Policy, some of these countries do not have laws that provide the same level of protection as the laws of Australia.

In the extremely unlikely event that TML Advisory suspects that there has been a data breach that may cause you serious harm, we will take all reasonable steps to assess if your data has been accessed or lost, and if this information being accessed or lost may cause you serious harm. This assessment will always be completed expeditiously and within 30 days.

If TML Advisory finds that there has been a data breach that has the potential to cause you serious harm, this will be reported to the Office of the Information Commissioner and you directly.

MARKETING

From time to time we may use your personal information to provide you with current information about credit products, special 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.

By providing us with your personal information, you consent to us using your information to contact you on an ongoing basis for this purpose, including by mail, email, SMS, social media and telephone.

If you do not wish to receive marketing information, you may at any time, decline to receive such information by contacting our Privacy Officer. Please contact our Privacy Officer via one of the methods provided in the section below titled CONTACT DETAILS.

Alternatively, to unsubscribe from all of our direct marketing communications, please send an e-mail to privacy@tmla.com.au with "UNSUBSCRIBE" typed into the subject line of the e-mail.

We will not charge you for giving effect to your request and we will take all reasonable steps to meet your request at the earliest possible opportunity.

OUR PRIVACY DISPUTE RESOLUTION PROCESS

We are committed to providing you with the best possible service. However, should you be unsatisfied in the manner in which TML Advisory has handled your personal information please contact us per the details in the section below titled CONTACT DETAILS. We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Post: GPO Box 5218, SYDNEY, NSW 2001

You can learn more about the Privacy Act and your rights at www.privacy.gov.au

FURTHER INFORMATION

You may request further information about the way we manage your personal information by contacting our Privacy Officer via one of the methods provided in the section below titled CONTACT DETAILS.

If you would like additional information about your privacy rights, please visit the website of the Office of the Australian Information Commissioner (OAIC) www.oaic.gov.au

ALTERNATE FORMS OF OUR PRIVACY POLICY

If you would prefer to receive a copy of our Privacy Policy in an alternate form (such as in hard copy or via email) please contact our Privacy Officer via one of the methods provided in the section below titled CONTACT DETAILS and we will issue a copy without charge.

PRIVACY POLICY UPDATES

We are obligated to regularly review and update our Privacy Policy and we reserve the right to amend our Privacy Policy at any time.

Should any significant amendments occur, notification will be provided by publication on www.tmla.com.au fourteen days prior to the changes being implemented (the Notice Period); unless the circumstances of the amendments make it unreasonable to provide such a Notice Period. Your continued use after the Notice Period has lapsed indicates your consent to be bound by the amended Privacy Policy.

This Privacy Policy was last updated March 2018 and remains valid until a subsequent Privacy Policy is issued..

CONTACT DETAILS

Contact our office:

- › Phone 07 3303 0141
- › Email info@tmla.com.au
- › TML Advisory

PO Box 2623
New Farm QLD 4005

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- › Email privacy@tmla.com.au
- › TML Advisory Privacy Officer

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