

STATEMENT OF PRIVACY POLICY

DeRosie Consulting Pty Ltd ACN 159679642 trading as DeRosie Home Loan & Finance Solutions is an innovative and future leader in the outsourcing of financial services. We specialise in providing you with access to (but not limited to) residential loans, commercial loans, asset finance and leasing.

Protecting your personal information is important

Here at DeRosie, we are committed to ensuring the privacy of your information and we understand how important the privacy of your personal information is to you. DeRosie Consulting respects your privacy and is committed to protecting your privacy.

Personal information is information or opinion that allows others to identify you. It includes your name, age, gender, contact details, as well as your health and financial information. We will act to protect your personal information in accordance with the Australian Privacy Principles or an industry privacy code.

The information set out below provides an overview of how we will protect your privacy.

What personal information we collect about you

In the course of our activities, we collect and hold personal information about you. Your personal information is collected for the purpose of providing you with the product (s) and service(s) you have requested. The nature of personal information we collect from you will depend on what you have provided us with. Generally the type of personal information we collect includes your name, your mailing address, telephone number, e-mail address, date of birth, marital status, your partner's name and date of birth, income and other financial details, employment details and credit history.

We collect most personal information about you, directly from you. We will only collect personal information from you that are necessary for one or more of our functions and activities. We will only collect personal information from you by lawful and fair means, without being unreasonably intrusive.

At or before the time we collect personal information from you, we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what will happen if you do not provide personal information to us.

Wherever it is lawful and practicable, we will give you the option of not identifying yourself or not providing personal information when dealing with us. However, failure

to provide full and complete information we request may mean that we are unable to provide you with the services you have requested completely and properly.

Once we hold your personal information we will take reasonable steps to keep it accurate, complete and up-to-date. We will de-identify and destroy the personal information we hold about you once our legal obligations cease.

Anti-money laundering and counter-terrorism financing act 2006

To comply with this new legislation, DeRosie Consulting must now identify and verify new customers. We are required to obtain, verify and record information that verifies our clients before you are able to borrow money using our services. We are now required to obtain details such as your full name, date of birth and residential address amongst other details for these purposes and we are required to store this information for a minimum of seven years.

Information collected for this purpose will not be disclosed, sold, distributed, leased, shared or passed onto any third party unless we have your consent to do so, we have disclosed to you the types of organisations whom this information would be shared (such as for future identification purposes with a third party you may borrow from) or if we are required to do so by law. We will take all reasonable security measures to protect the personal information we hold from misuse, loss and/or unauthorised access, modification or disclosure.

For more information on the anti-money laundering and counter-terrorism financing act 2006, refer to <http://www.ag.gov.au/aml>.

What about sensitive personal information?

In certain circumstances such as when completing a loan application we will request sensitive information. We will ask you to consent to our proposed uses of the information. We may also collect personal information incidentally. By providing us with unsolicited sensitive personal information incidentally, you consent to us using the information subject to applicable laws.

How we use your personal information

We will only use the information you provided for the purpose of providing you with the service(s) you have requested. Your personal information will only be used for the main purpose of collection, except where you consent to us using that personal information for another purpose, where the other purpose is related to the main purpose and you would reasonably expect us to use the personal information for that other purpose, or where it is permitted or required by law, or we reasonably believe it

is necessary on health and public safety grounds to use the personal information for another purpose.

From time to time, we may also use your contact details for marketing communications activities. We respect your choice to opt out of these activities. Should you decide you do not wish to receive marketing or promotional material from us at any time, please let us know by sending us an e-mail (info@derosie.credit) or write to us at PO Box 996 Runaway Bay QLD 4216 or call us on 0432 909660.

Will we share your personal information to outside parties?

Unless you request us not to, we will disclose your personal information to the following types of organisations:

banks and other financial institutions;

mortgage insurers and valuers

related corporations

other organisations which assist us (such as lawyers, accountants, financial planners);

organisations with whom DeRosie Consulting have alliances and arrangements and any agents used by DeRosie Consulting and its business partners in administering such an alliance or arrangement; and

any other organisation that may wish to, or has acquired an interest in your loan, or in DeRosie Consulting's business.

Access to your personal information

You can request us to provide you with access to personal information we hold about you. We may allow an inspection of your personal information in person, or provide copies or a summary of relevant documents, depending on what is the most appropriate in the circumstances. Any charge we make for providing access will be reasonable.

Your request to access your personal information will be dealt with in a reasonable time. Note that we need not provide access to personal information if a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or be a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Accuracy

To enable us to keep our records properly, please notify us if you believe that any information we hold about you is inaccurate, incomplete or out of date and we will take reasonable steps to ensure that it is corrected. You can notify us by sending us an email (info@derosie.credit) or write to us at PO Box 996 Runaway Bay QLD 4216 or call us on 0432 909660 and we will take reasonable steps to ensure that it is corrected.

Our security procedures

DeRosie Consulting takes your privacy and the privacy of its affiliates and their clients very seriously. We will take reasonable steps to protect any personal information you provide to us from misuse, loss or unauthorised access, modification and disclosure. We review our security procedures from time to time and update them when relevant.

Identifiers

We will not adopt as our own, any identifiers you may provide to us such as TFNs, Medicare numbers etc.

Links to other sites

If DeRosie Consulting's website provides links to other sites for you to access. You should be aware that these other sites are not subject to our privacy standards and procedures. You will need to contact them directly to ascertain their privacy standards.

Changes to our Privacy Statement

This information relates to our current privacy standards. From time to time, we may vary our privacy standards for any reasons. We will publish any changes on this website. This privacy statement was last amended March 2014.

Complaints Resolution

DeRosie Consulting is committed to providing a fair and responsible system for the handling of complaints from parties whose personal information we hold. We will address any concerns you have through our complaints handling process. If you have any concerns regarding the way we have handled your privacy please send us an email (info@derosie.credit) or write to us at PO Box 996 Runaway Bay QLD 4216 or call us on 0432 909660. However, if you wish to take matters further, you may refer your concerns to the Office of the Federal Privacy Commissioner.

[Contact us](#) if you wish to discuss our privacy policy

If you seek further information regarding this Privacy Statement or have any concerns about your privacy, please contact our Privacy Officer by:

email.info@derosie.credit (no spam please)

writing to us at PO Box 996 Runaway Bay QLD 4216

Telephone on 0432 909660