

## **QPF Privacy Policy – updated March 2014**

This Privacy Policy briefly explains how Queensland Pacific Finance ABN 55 083 028 684 and ACL 386913 (QPF) and our related businesses manage the personal information that we collect, use, disclose and store and how to contact us if you have any queries. This Privacy Policy is intended to be read subject to any overriding provisions of law or contract.

### **Personal Information**

Personal information is information or an opinion, in any form and whether true or not, about an individual whose identity is apparent or can reasonably be ascertained from the information or opinion.

### **Type of Information Collected by QPF**

The kinds of personal information we collect and store about our customers include (amongst other things):

- Personal information you provide us as part of assisting you with your finance requirements. This information may include information and supporting documentation relating to your name, past and current addresses, telephone number, email address, date of birth, past and current occupations;
- Credit information, supporting documentation and credit search results required in order to assess your eligibility to obtain financial products including credit history, income tax details, account details, outstanding debts and liabilities, expenses, earnings, repayment history and tax file number;
- Communication between you and QPF, finance service providers, and where applicable your employers and credit agencies.
- Some telephone conversations which may be recorded from time to time for quality and training purposes.

If you are applying for finance we may also be required by the financiers to collect some personal information regarding your dependants, including number and ages of dependants, as well as cohabitants, their relationship to you and the length of time they have cohabitated at your current address.

### **How your personal information will be used**

We collect your personal information so that we can use it for our functions and activities which include, amongst other things:

- Assisting you with your finance requirements;
- To keep you informed of our products and services and any changes to our organisation;
- To facilitate contact with you;
- Confirming your identity (eg. when you wish to use our products or services);
- Addressing any feedback or complaints or queries you may have;
- Any purposes for which it was requested and directly related purposes, monitoring and developing, improving and marketing our products and services; and
- To comply with any mandatory requirement of law.

### **Disclosure of Personal Information to third parties**

The organisations we may disclose your personal information to include:

- Finance providers or other intermediaries as part of assisting you with your financial requirements;
- Anybody who represents you including financiers, brokers, lawyers and accountants;
- Your past and current employers, referees, identity verification services;
- Our related companies, business associates and others for purposes directly related to the purpose for which the personal information is collected;
- Organisations involved in any possible future transfer/sale of all or part of our assets or business;
- To our professional advisors, relevant contractors and service providers;
- Our national cloud storage and IT service providers;

- Others that you have been informed of at the time any personal information is collected from you;
- To any entity to which we are required or authorised by or under law to disclose such information.

## **Direct Marketing**

From time to time we may use your personal information to provide you with current financial information, any changes to QPF, new product offers by QPF or any company with whom we are associated. We may from time to time use third party businesses to assist us in managing your account for these purposes.

If you do not wish to receive marketing information you may at any time decline to receive such information by contacting us on (07) 3290 7400 or writing to us at Privacy Officer, QPF, PO Box 870, Springwood, QLD 4127. If the direct marketing is received by email or text message you may also use the unsubscribe function. We will not charge you for giving effect to that request and will take all reasonable steps to meet your request at the earliest possible convenience.

## **Collection of other information**

If you visit our website, some of the information we and/or our contractors/service providers collect about your visit to our website is not personal information because it does not reveal your identity. Information gathered when you visit our website includes your server address, the date and time of your visit, the pages you accessed, the information you downloaded and the type of Internet browser you used.

## **How safe and secure is your personal information we hold?**

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic format and may rely on national cloud storage or IT service providers to support our services. These external service providers will similarly be required to comply with the privacy requirements.

## **Access and correction of your personal information**

You have a right to access your personal information, subject to some exceptions allowed by law. If you would like to do so, please let us know in writing:

Privacy Officer  
QPF Finance Group  
PO Box 870  
Springwood, QLD 4127

## **Help us to keep your information up to date**

It is important to us that the personal information we hold about you is accurate, complete and up to date. However, the accuracy of that information depends to a large extent on the information you provide. That is why we recommend that you:

- Let us know if there are any errors in your personal information; and
- Keep us up to date with changes to personal information especially contact details.

You can update your details at any time:

**In writing:** PO Box 870, Springwood, QLD 4127

**Phone:** (07) 3290 7400      **Email:** Brisbane@qpf.com.au

## **Other website matters**

- **Security**

When you use the Internet, you are using facilities that are beyond our control and there are risks associated with transferring data.

Any personal information that we hold about you in our computer systems is made more secure from unauthorised access by a range of internal security mechanisms and procedures.

If you become aware of any security breach however, please let us know as soon as possible.

- **Third Party Web Pages**

Our website may also contain links to third party websites that we do not operate or control. Please note that we are not responsible for the privacy or security practices of those websites and that those sites are not covered by this Privacy Policy. Third party websites may have their own privacy and security policies, which we encourage you to read.

## **Complaints**

If you are dissatisfied with how we have dealt with your personal information or have a complaint generally about our compliance with the Privacy laws, you may contact our complaints officer, on (07) 3290 7400 or email: [Brisbane@qpf.com.au](mailto:Brisbane@qpf.com.au).

We will take all reasonable steps to promptly deal with your complaint in accordance with our internal complaints handling procedures.

If you however remain dissatisfied with the response of our complaints officer you may make a complaint to the Privacy Commissioner which can be contacted on either [www.oaic.gov.au](http://www.oaic.gov.au) or 1300 363 992.

## **Updates to Privacy Policy**

We may amend this Privacy Policy from time to time. If we do so, we will post the amended Privacy Policy on our website so that you will always be aware of how we manage your personal information.