

PRIVACY POLICY



OUR PRIVACY POLICY

Our Commitment: At the Westbridge Securities Pty Ltd trading as Cashflow Recovery ABN 13 154 395 187 (the “group”) we recognize that your privacy is important. The group includes all of our broking, finance, invoice funding, property depreciation, accounts receivables accounting, business development, and affiliates. These are: Cashflow Recovery, Mortgage Australia Group Pty Ltd (Australian Credit License No: 377294) , Prime Property Depreciation and ezyCollect.

We are bound by, and committed to supporting, the Australian Privacy Principles (APP) set out in the privacy Amendment (enhancing privacy protection) Act 2012. The information set out below is largely a summary of our obligations.

Collection

Our main purposes for collecting personal information are to facilitate finance products, related services and to update our records. 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 may happen if you don't provide personal information to us.

Use and Disclose

We are subject to certain legislative and regulatory require that require us to obtain and hold detailed information that personally identifies you and or contains information or an opinion about you.

In addition, our ability to provide you with comprehensive finance financial products or services, is dependent on us obtaining certain personal information about you, including:

- Employment details and employment history
- Details of your financial needs and objectives
- Details of your investment preferences and aversion or tolerance to risk
- Details of your current financial circumstances, family structure, commitments and social security eligibility
- Any other relevant information including medical history and/or reports required for the purposes of risk insurance.

The Group may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. The 'group' and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Invoice Funders
- Lenders
- Mortgage insurers
- Other mortgage intermediaries
- Valuers

- Other organisations that assist us such as printers, marketing groups, web developers, mailing houses, lawyers, debt collectors, accountants and other auditors.

Marketing

From time to time, Westbridge Securities group of companies 'the group' may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details noted in this policy.

You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

Data Quality

We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer that it is required by us, except to satisfy legal requirements. We will destroy or de-identify your personal information when it is no longer required.

Openness

We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure.

We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of the Group. It is a condition of our agreement with each of our external contractors that they adhere to this privacy policy.

The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

Access and Correction

You may access the personal information we retain and request corrections. This right of access is subject to some expectations allowed by law.

We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

In the event we refuse you access to your personal

PRIVACY POLICY



information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

Identifiers

In some circumstances we are required to collect government identifiers, for example; your Tax File Number. We will not use or disclose this information other than when required to do so by law or when consented by you. Where required we will take every step to de-identify any personal information which we are not required to retain.

Anonymity

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

Sensitive Information

Without your consent, for example where the information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Expectations to this include where the information is required by law, or for the establishment, exercise of defence of a legal claim.

Exchanging Credit Worthiness Information with other Credit Providers

I/we agree that the Credit Provider may give information to or receive information from:

- Any Credit Provider named in the credit application
- Any Credit Provider named by a credit reporting agency
- Any other organisation involved in processing a loan application (such as Mortgage Insurer) or managing a loan by an account with the Credit Provider.

Full Name of Applicant

Full Name of Applicant

Information about my/our credit arrangements can be exchanged for any of the following purposes

- To assess an application by me/us for credit
- To notify other Credit Providers of a default by me/us
- To exchange information with other credit providers as to the status of this loan where I am in default with other Credit Providers
- To manage a loan with Credit Provider
- To assess my/our credit worthiness

We understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Australian Privacy Principles (APP).

Privacy Complaints

If you wish to complain about any breach or potential breach of this privacy policy or the Australian Privacy Principles (APP), you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Complaints Manager enquiries@cashflowrecovery.com.au or by phoning 1300 885 244.

Your complaint will be considered within seven days and responded to accordingly.

It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner who may investigate your complaint further.

Phone: 1300 885 244

Email: enquiries@cashflowrecovery.com.au

Mail: PO Box 162 FLOREAT WA 6014

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

Signature

Date

Signature

Date