

Oatram Finance & Leasing Pty Ltd Basic Privacy Policy

This document describes how we Oatram Finance & Leasing Pty Ltd ABN 96 008 564 369, manage personal information.

The National Privacy Principles

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles ("NPPs") in the Privacy Amendment (Private Sector) Act 2000. We are bound by and are committed to supporting and acting in accordance with the NPPs.

Collecting Personal Information

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include: information you provide to us when you apply for a loan or when you offer to guarantee a loan.

This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Financial Transactions Reports Act.

financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out) information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

Use and Disclosure of Personal Information

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to: professional advisers such as solicitors, accountants and valuers; mortgage insurers; underwriters; government agencies such as those which administer land titles and revenue or (where applicable) foreign investments; credit reporting agencies and mercantile agents; external auditors; and other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers (see below).

Contracting out services and disclosures

We also disclose personal information to organisations to whom we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer which organisations assist us to service and administer your loan or the loan you have guaranteed, or provide you with information about products and services offered or distributed by us.

Access Your Personal Information

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs. Requests for access should be directed to the Privacy Officer in writing, whose contact details are set out below.

Data Security

We have appropriate security measures in place in our physical facilities to protect against the loss, misuse or alteration of your personal information. We will take reasonable steps to protect personal information from misuse, loss, unauthorised access, modification or disclosure. Our security measures include both physical and logical controls such as access control measures, locks, and computer and network security.

We strive to ensure the security, integrity and privacy of personal information submitted via email or fax, and we review and update our security measures in light of current technologies regularly.

Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure. We will nonetheless endeavour to take all reasonable steps to protect the personal information you may transmit to us.

We will keep your information for a period of up to 6 years. When we no longer require personal information such information will be destroyed or made anonymous in a controlled and secure manner in order to prevent any unauthorised persons having access to that information.

Cookies

When you visit our website details may be recorded about your visit, such as time and date, your server address, pages accessed, time spent and type of browser. This information is used in an anonymous form for statistical purposes and as such cannot identify you personally. If you do not wish to use cookies you can adjust the settings on your browser to reject cookies or to notify you when they are being used.

Third Party Websites

Our website contains a number of links to other websites. If you access another websites from our site be sure to check the privacy policy of those other websites as we are not responsible for the privacy practices of other organisations.

What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on **02 8824 9666** or by writing to us at the postal or email address set out below.

What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us **on 02 6297 8588** or by writing to us at the postal or email address set out below.

Privacy Officer

Oatram Finance & Leasing Pty Ltd
PO BOX 485 Queanbeyan NSW 2620

Phone: 02 6297 8588
Email: admin@oatram.com.au

Changes to our Privacy Policy

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.