



YOUR MOBILE BROKER PTY LTD PRIVACY POLICY

Who are we?

'YMB', 'we', 'us' and 'our' refer to Your Mobile Broker Pty Ltd ACN 614 031 471 and our subsidiaries and related businesses.

Our commitment to protect your privacy

Your privacy is important to us. This document sets out our privacy policy in respect of personal information we hold about you and what we do with that information.

We recognise that any personal information we collect about you will only be used for the purposes we have collected it with your consent or as allowed by law.

We will take all reasonable steps to secure your information and to ensure its ongoing protection. We will abide by the Australian Privacy Principles as set out in the Privacy Act at all times.

Personal information

When we refer to **personal information**, we mean information from which you may be reasonably identified. The kinds of personal information we may collect about you include your name, address, date of birth, phone number, employment details and income verification, tax returns, account details, occupation, and any other information we made need to identify you.

The personal information we collect and hold about you may include credit information. Credit information is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

Why we collect your personal information

We collect personal information for the purposes of assisting you with your finance needs. We may also collect your personal information for the purposes of direct marketing and we may offer you other products and services.

To enable us to provide you with a service tailored to your needs, we may disclose your personal information to other relevant businesses and service providers. These include, but are not limited to, aggregators, insurance partners, lenders, valuers, lenders mortgage insurers, real estate agents, surveyors, accountants, credit reporting bodies, printers, marketing firms, recoveries firms and lawyers.

How do we collect your personal information?

Where practical we will collect your personal information directly from you. We may also collect your personal information from credit reporting bodies and other people such as real estate agents, accountants, lawyers and referees.

Disclosure of your personal information

In providing you with our services, we may disclose your personal information:

- to prospective lenders;
- to third party service providers and suppliers;
- to our trusted business partners;
- credit reporting bodies;
- where we are required to do so by law or a court;
- to potential investors, agents or advisers; and/or
- to your employer, referees or identity verification services.

We only disclose your personal information when you have provided your consent and only to organisations where we are reasonably satisfied that organisation is committed to protecting your personal information. Generally, we only disclose information to companies within Australia. We may disclose your personal information to overseas organisations such as service providers however, we only do so if we are reasonably satisfied that they have a commitment to protecting your personal information.

We will never sell your information to any overseas organisation.

Credit information

We may collect your credit information and exchange it with relevant organisations for the purpose of assisting you with your finance needs. The kinds of credit information we may collect and exchange is:

- credit liability information such as your current accounts, loans and credit cards;
- repayment history;
- defaults; and
- court proceedings and/or bankruptcy.

Direct marketing

We may use your personal information to provide you with current offers that we may believe would interest you. These offers may be in respect of finance, insurance and/or any other products and services that we, or companies associated with our business, may offer. If you no longer wish to receive marketing communication, please contact us on 1800 317 017 or by email to info@ymb.com.au

Access, updating and correction of your personal information

Our aim is to hold the most accurate and up to date information about you. As such, if at any time you wish to access, update or correct your personal information that we hold about you, please contact us on 1800 317 017 or by email to info@ymb.com.au

We will aim to meet your requests as soon as possible however, in any case, within 30 days from your request. In most cases, access and correction of personal information is at no cost to you however, we do reserve the right to charge a reasonable fee for our costs of retrieving and supplying you the information. In the unlikely event that we refuse you access or to correct your personal information, we will provide you with the reasons for the refusal.

Using government identifiers

Occasionally we may need to collect your government identifying numbers to provide you with our services. Some examples of this are your tax file number, Medicare, Centrelink number. We will not disclose your government identifying numbers to other organisations and we will never use a government identifier to identify you.

Anonymity

We will provide you with an opportunity to deal with us on an anonymous basis wherever reasonable and practicable to do so.

Sensitive information

Sensitive information is usually information about your health, religion, ethnicity, sexual orientation, etc. Generally, we will not collect sensitive information about you. In any event, if we require any sensitive information about you, we will only collect the information with your consent.

Complaints

If you are unsatisfied with the way we have dealt with your personal information, you may make a complaint to our privacy officer by email to info@ymb.com.au

We will aim to resolve any dispute within 30 days. If you are still dissatisfied with our response, you may make a complaint to our external dispute resolution scheme, the Australian Financial Complaints Authority Limited which can be contacted at:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne, VIC 3001

Ph: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

or the Privacy Commissioner which can be contacted on www.oaic.gov.au

Change in our privacy policy

We may change this privacy policy from time to time or as the need arises. You may request this privacy policy in an alternative form.

Last updated 1 January 2021.

