



## Co-operative Housing Societies Association of New South Wales Ltd

# PRIVACY POLICY

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This Privacy Policy applies to the Co-operative Housing Societies Association of New South Wales (CHSA) and its associated entities, Association Mutual Services (AMS) Pacific Permanent Home Finance Company Pty Ltd (PPHF), Building Societies Mortgage Protection Nominee Company Pty Ltd, and Association Mortgage Services Ltd.

### **OUR COMMITMENT TO PROTECT YOUR PRIVACY**

The CHSA and its associated entities, seeks to provide the best possible service to its customers and members by providing the best possible range of financial products and services.

We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information that you may provide to us.

Our Privacy Policy ensures your right to privacy as we recognize that any personal information we may collect about you will only be used for the purposes indicated in our policy. It is important to us that you are confident that any personal information we collect from you or is received by us, will be treated with appropriate respect ensuring protection of your personal information.

Our commitment in respect of personal information is to abide by the national Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

### **WHO ARE CHSA AND ITS ASSOCIATED ENTITIES?**

CHSA is an organization that offers financial products and services within the mortgage industry. We process and assess information in respect of loan applications. We locate funders suitable to provide loans to you. We also market and manage other products.

### **PERSONAL INFORMATION**

When we refer to *personal information* we mean information from which your identity is apparent. This information may include information or an opinion about you, from which your identity can reasonably be ascertained.

### **WHY WE COLLECT YOUR PERSONAL INFORMATION**

We collect and receive personal information from our customers or from other business referrers in order to conduct our business, including assessing and obtaining approval for loans. From time to time we may offer other products and management services.

To enable us to maintain a successful business relationship with you, we may disclose your personal information with other organizations that provide products or services used or marketed by us. The types of organizations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting agencies, and lawyers. We may also disclose your personal

information to any other organization that may have or is considering having an interest in your loan, or in our business.

### **HOW DO WE COLLECT YOUR PERSONAL INFORMATION?**

Where reasonable and practical we will collect your personal information only directly from you.

### **TO WHOM WILL WE DISCLOSE YOUR PERSONAL INFORMATION?**

Where possible, we will inform you, at or before the time of collecting your personal information, the types of organizations that we intend to disclose your personal information to.

Prior to disclosing any of your personal information to another organization, we will take all reasonable steps to satisfy ourselves that:

- (a) the organization has a commitment to protecting your personal information at least equal to our commitment; and
- (b) you have consented to us doing so.

Sometimes we are required or authorized by law to disclose your personal information. Circumstances in which we may disclose your personal information would be to a Court or Tribunal in response to a request or in response to a subpoena or to the Australian Taxation Office.

### **DIRECT MARKETING**

From time to time we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organization, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our offices by telephoning 02 9299 8132 or by writing to us at CHSA, PO Box Q, 373, QVB, Sydney, NSW 1230. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

### **UPDATING YOUR PERSONAL INFORMATION**

It is important to our relationship that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we will ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

### **ACCESS TO YOUR PERSONAL INFORMATION**

We will provide you with access to your personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

To access personal information that we hold about you use the contact details specified above. We may charge a fee for our costs in retrieving and supplying the information to you.

### **DENIED ACCESS TO PERSONAL INFORMATION**

There may be situations where we are not required to provide you with access to your personal information. For example, such a situation would be information relating to an existing or anticipated legal proceeding with you, or if your request is vexatious.

An explanation will be provided to you, if we deny you access to your personal information we hold.

### **BUSINESS WITHOUT IDENTIFYING YOU**

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us, without providing us with personal information. Such a situation would be where you make general enquiries about interest rates or current promotional offers.

Where sensitive information is collected, stored, used or transferred about you, we will only use this information if you have consented or in the exercise or defence of a legal claim. Sensitive information is information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

### **HOW SAFE AND SECURE IS YOUR PERSONAL INFORMATION THAT WE HOLD?**

We will take reasonable steps to protect your personal information by storing it in a secure environment, and when the information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

We will also take reasonable steps to protect any personal information from misuse, loss and unauthorized access, modification or disclosure.

### **FURTHER INFORMATION**

You may request further information about the way we manage your personal information by writing or emailing.

### **CHANGE IN OUR PRIVACY POLICY**

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practice.

As a consequence we may change this privacy policy from time to time or as the need arises.

This privacy policy came into existence on 8<sup>th</sup> April 2003.