

## Privacy Policy

At Bernie Lewis Home Loans we recognise that your privacy is important to you. It's important to us too. When you trust us with your personal information, you expect us to protect it and keep it safe.

We are bound by the Privacy Act 1988 (Cth) ('Privacy Act') and will protect your personal information in accordance with the 13 Australian Privacy Principles. These principles govern how we can collect, use, hold and disclose your personal information, as well as ensuring the quality and security of your personal information.

### About this policy

This privacy policy explains how we manage your personal information. We may provide more details on how we manage your personal information when we collect your personal information.

### What is personal information?

Personal information includes any information or opinion about an identified individual, or an individual who can be reasonably identified from their information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have kept a record of it.

The information that we seek to collect about you will depend on the products or services that we provide. If you do not allow us to collect all of the information we request, or provide us with inaccurate or incomplete information, we may not be able to deliver all of those services effectively.

### What kinds of personal information do we collect and hold?

When you apply for our products or services we may ask for identification information. This could include your name, address, contact details and date of birth. We may also collect your Tax File Number if we are authorised to collect it and if you choose to supply it.

We may use your credit information and any other information you provide to arrange finance on your behalf. This may include details of your current financial circumstances (personal and/or business) including your assets, liabilities, income and expenditure.

Throughout the life of your product or service, we may collect and hold additional personal information about you. This may include transaction information, or making a record of queries or complaints you have made.

The collection of sensitive information is restricted by the Privacy Act. This includes information about your religion, racial or ethnic origin, political opinions, criminal record, and sexual orientation.

It may also include health information and biometric information.

Generally, we only collect this sort of information if it is necessary to provide you with a specific product or service and you have consented to that collection. For example, we may collect voice biometric information to verify your identity or authorise transactions.

### For what purposes do we collect, hold, use and disclose personal information?

The main reason we collect, use, hold and disclose personal information is to provide you with products and services. This includes:

- checking whether you are eligible for the product or service
- assisting you where online applications are required to be completed
- providing the product or service, and
- helping manage the product or service.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, or prevent fraud, crime, or other activity that may cause harm in relation to our products or services, and to help us run our business. We may also use your information to tell you about products or services that we think may interest you.

### How do we collect personal information?

We collect most personal information directly from you. For example, we will collect your personal information when you apply for or use a product or service, or talk to us in person or on the phone.

We also collect information from you electronically. For instance, when you visit our website or if you send us electronic correspondence (see 'Do we collect personal information electronically?').

Sometimes we collect personal information about you from other people or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- publicly available sources of information, such as public registers
- your representatives (including your legal adviser, accountant, mortgage broker, executor, administrator, guardian, trustee, or attorney)
- your employer
- other organisations, who jointly with us, provide products or services to you
- commercial information service providers, such as companies that provide fraud prevention reports, and
- insurers, re-insurers and health care providers.

Your authorisation may be required to collect information from other people and organisations. You have a right to refuse to authorise us.

### What laws require or authorise us to collect personal information?

We are required or authorised to collect:

- your Tax File Number, if you choose to provide it, by the Income Tax Assessment Act 1936 (Cth), and
- certain information in relation to your application if you have applied for financial products as required by the Corporations Act 2001 or National Consumer Credit Protection Act 2009.

### How do we hold personal information?

Much of the information we hold about you will be stored electronically in secure data centres which are owned by either Bernie Lewis Home Loans or external service providers. Also, some information we hold about you will be stored in paper files. We use a range of physical and electronic security measures to protect the security of the personal information we hold. For example:

- access to information systems is controlled through identity and access management
- employees are bound by internal information security policies and are required to keep information secure
- all employees are required to complete training about information security, and
- we regularly monitor and review our compliance with internal policies and industry best practice.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years. After this, the information will be securely destroyed.

### Who do we disclose your personal information to, and why?

Your personal information may be shared with any one operating under the Bernie Lewis Home Loans brand for the purpose of providing the services detailed in the 'What kinds of personal information do we collect and hold' section.

We may provide personal information about our clients to organisations outside Bernie Lewis Home Loans.

To protect personal information, we enter into contracts with our service providers that require them to comply with the Privacy Act. These contracts obligate them to only use the personal information we disclose to them for the specific role we ask them to perform.

Generally, we disclose personal information to organisations that help us with our business. These may include:

- our agents, contractors and external service providers (for example, mailing houses and technology service providers)
- insurers, re-insurers and health care providers
- payment systems operators (for example, merchants receiving card payments)
- other organisations who, jointly with us, provide products or services to you
- financial services organisations, including banks and credit unions
- debt collectors
- our legal advisers or auditors
- your representatives (including your legal adviser, accountant, mortgage broker, executor, administrator, guardian, trustee, or attorney)
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct
- IT Service Providers
- external dispute resolution schemes, and
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.

We may also disclose your personal information to others outside Bernie Lewis Home Loans where:

- we are required or authorised by law, or where we have a public duty to do so
- you may have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances, or
- we are otherwise permitted to disclose the information under the Privacy Act.

## Do we disclose personal information overseas?

We may disclose your personal information to a recipient who is located outside Australia, such as when storing information with a cloud based service provider, for our audit functions located in India, or with any overseas financial institution where you have given us permission to make enquiries on your account.

## Do we use or disclose personal information for marketing?

We will use your personal information to offer you products and services we believe may interest you, but we will not do so if you tell us not to. We may offer you products and services by various means, including by mail, telephone, email, SMS or other electronic means, such as through social media or targeted advertising through Bernie Lewis Home Loans websites.

We may also disclose your personal information to companies outside Bernie Lewis Home Loans who assist us to market our products and services to you.

If you don't want to receive marketing offers from us please contact us. We will endeavour to meet your request within 14 days. We maintain a register for those not wanting direct marketing material.

## Do we collect personal information electronically?

We will collect information from you electronically, for instance through internet browsing, mobile or tablet applications.

Each time you visit our website, we collect information about your use of the website, which may include the following:

- The date and time of visits
- Which pages are viewed
- How users navigate through the site and interact with pages (including fields completed in forms, and applications completed)
- Location information about users
- Information about the device used to visit our website, and
- IP addresses.

We use technology called cookies when you visit our site. Cookies are small pieces of information stored on your hard drive or in memory. They can record information about your visit to the site, allowing it to remember you the next time you visit and provide a more tailored experience.

One of the reasons for using cookies is to offer you increased security. The cookies we send to your computer cannot read your hard drive, obtain any information from your browser or command your computer to perform any action. They are designed so that they cannot be sent to another site, or be retrieved by any non-Bernie Lewis Home Loans site.

We won't ask you to supply personal information publicly over Facebook, Twitter, or any other social media platform that we use. Sometimes we may invite you to send your details to us via private messaging, for example, to answer a question.

You may also be invited to share your personal information through secure channels to participate in other activities, such as competitions.

## Access to and correction of personal information

You can request access to the personal information we hold about you. You can also contact us to ask for corrections to be made.

There is no fee for requesting that your personal information is corrected or for us to make corrections. In processing your request for access to your personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you. We will disclose these charges to you prior to providing you with the information.

In some circumstances we are not required to provide you with access to your personal information.

If we refuse to give you access to or to correct your personal information we will give you a notice explaining our reasons, except where it would be unreasonable to do so.

If we refuse your request to correct your personal information, you have the right to request that a note is recorded with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will facilitate any complaint you wish to make about our refusal.

## Notifiable Data Breach Scheme

If the personal information that we hold about any individual is compromised by a breach that we consider is 'serious', we will assess that breach as soon as we become aware of it and will fully comply with our obligations under Privacy Legislation.

## Resolving your privacy concerns and complaints – your rights

If you are concerned about how your personal information is being handled, or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact us.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within fourteen business days, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are unhappy with our response, there are other bodies you can go to.

For general complaints relating to the provision of financial services, the Australian Financial Complaints Authority (AFCA) can assist.

AFCA can be contacted at:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Phone: 1800 931 678 (free call)  
[www.afca.org.au](http://www.afca.org.au)

Under the Privacy Act, you may complain about our handling of your personal information to the Office of the Australian Information Commissioner (OAIC).

The Commissioner can be contacted at:

Office of the Australian Information Commissioner  
GPO Box 5218, Sydney NSW 2001  
Phone: 1300 363 992  
[www.oaic.gov.au](http://www.oaic.gov.au)

## Contact us

You can contact us by:

- calling (08) 8300 8300
- emailing [info@bernielewis.com.au](mailto:info@bernielewis.com.au)
- visiting [www.bernielewis.com.au](http://www.bernielewis.com.au)
- writing to us at Bernie Lewis Home Loans, 200 South Road, MILE END SA 5031

Our Privacy Officer can also be contacted in relation to privacy concerns by writing to Privacy Officer, Bernie Lewis Home Loans, 200 South Road, MILE END SA 5031

## Changes to the Privacy Policy

We may change the way we handle personal information from time to time for any reason. If we do so, we will update this Privacy Policy. An up to date version is available online at [www.bernielewis.com.au](http://www.bernielewis.com.au) or by calling us on (08) 8300 8300.

## Meaning of words

We, us or our means:

Bernie Lewis Home Loans Pty Ltd ACN 008 284 544, Australian Credit Licence 388533 and its related bodies corporate.

The Bernie Lewis Home Loans trademark is owned and used by Bernie Lewis Home Loans Pty Ltd ACN 008 284 544, Australian Credit Licence 388533.