

# Privacy Policy Use And Disclosure

## Our Commitment

In December 2001 the Australian Federal Government's amendment to the Privacy Act 1988 (Cth) (*"the Privacy Act"*) came into effect, which governs the personal information held by organisations. The new legislation strengthened customer privacy protection. ProMed Finance Australia Ltd (ProMed) has an obligation to protect the privacy of its client's personal and sensitive information. Our Privacy Policy reflects the spirit and content of the government's amended laws.

This statement addresses potential concerns you may have about how personal information you provide to ProMed and its authorised representatives is collected, held, used, disclosed and transferred.

This Policy applies to ProMed and any holding companies, subsidiaries or related entities, all of which are referred to as "ProMed", "we", "our", "us". The Policy extends to and covers all operations and functions of ProMed.

If you also receive accounting or taxation services from Bongiorno & Partners (N.S.W.) Pty. Ltd. or Bongiorno & Partners (VIC) Pty Ltd, or credit assistance from Bongiorno Finance Pty Ltd, ProLoan (N.S.W.) Pty Ltd or ProLoan (Aust) Pty Ltd, ProMed may provide your personal information to those entities on request to assist in their delivery of services to you.

At ProMed, we are committed to ensuring the confidentiality and security of the personal information supplied by individuals. ProMed is bound by the National Privacy Principles ("NPPs") contained in (*"the Privacy Act"*).

The word "individual" refers to a customer, client, trustee or any other person with whom we come into contact. All contractors, sub-contractors, vendors, service providers, customers, agents or any other third parties that have access to and/or utilise personal information collected and/or held by ProMed must abide by this Privacy Policy.

"Personal information" is information or an opinion relating to an individual, which can be used to identify that individual. Some personal information, which we collect, is "sensitive information". "Sensitive information" includes information relating to a person's racial or ethnic origin, political opinions, religion, trade union or other professional or trade association membership, sexual preferences and criminal record, which is also personal information, and also includes health information about an individual.

## Collection

As a credit provider, we are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information which personally identifies you and or contains personal information. In addition, our ability to assess your loan application and manage your loan is dependent on us obtaining personal information about you. The type of information we may ask you to provide may include:

- Personal information such as contact details;
- Employment details and employment history (past and future);
- Study details, including details about your course and academic results;
- Details of your financial goals and objectives;
- Details of your current financial circumstances, including your assets; and
- Details of your liabilities, income and sources, expenditure, credit history.



We will only collect, maintain and use personal information about you if it is necessary for us to adequately:

- conduct our business of providing credit to our customers;
- enter and/or assess applications by individuals to provide them with our credit services;
- comply with our legal obligations; and
- help us manage and enhance our services.

If the personal information we request is not provided, we may not be able to process your request to be provided with the benefits of our services, or meet your needs appropriately.

## Use And Disclosure

When we refer to “use” of personal information, we mean use within our organisation for the purposes outlined above. When we use the word “disclose” we mean providing the information to persons outside our organisation.

We may use and disclose personal information for the primary purposes for which it is collected, and also for reasonably expected secondary purposes which are related to the primary purpose and in other circumstances authorised by (*“the Privacy Act”*). Sensitive information will be used and disclosed only for the purpose for which it was provided or a directly related secondary purpose, or where you have consented to the use and disclosure, or where certain other limited circumstances apply (e.g., where required by law).

We may use and disclose personal information for the following purposes:

- to conduct our business of providing our credit services to clients;
- to enter into contracts with sub-contractors to conduct our business;
- to assess applications by individuals to provide them with our services;
- to help us manage and enhance our services;
- to communicate with individuals, by providing them from time to time with information contained in newsletters, emails or brochures;
- to comply with our legal obligations; and
- to help us manage and enhance our services.

We may ask for other information to enable us to improve our website or to send you special offers. ProMed allows customers to “opt out” of receiving marketing information. Our website contains links to other websites whose operator may or may not adhere to a Privacy Policy or be governed by the National Privacy Principles. While it is not necessary to register your personal details to use our website, we may in the future offer a registration service that will enable you to receive product and service updates, newsletters and other information. In the event you do register with us in the future we will collect personal information including your name and e-mail address.

We do not disclose personal information we collect to others for the purpose of allowing them to directly market their products and services. We do not use or disclose sensitive information for direct marketing purposes.

We may engage other people to perform services for us, this may involve those people handling personal information that we possess. In these situations, we prohibit that person from using personal information about you except for the specific purpose for which we supply it.

We may disclose personal and/or sensitive information to:

- third parties, including (but not limited to) any entities or organisations handling the management of our database;
- consultants we engage to assist individuals;
- consultants we engage to manage our business;



- organisations involved in a transfer or sale of all or part of our assets or business (including accounts and trade receivables);
  - organisations involved in managing our corporate risk and funding functions (e.g. securitisation);
  - our lawyers;
  - our accountants;
  - our compliance consultants;
  - regulatory authorities, including the Australian Securities and Investment Commission (ASIC), if required by;
- and
- anyone else to whom the individual authorises us to disclose it.

We may also collect personal and/or sensitive information from these organisations and individuals, and deal with that information in accordance with this Policy.

Your personal information is generally held in your client file. Information may also be held in a computer database.

## Access To Your Personal Information

You may at any time, by contacting us by any of the methods detailed below, request access to your personal information. We will provide you with access to that information either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will endeavour to respond to any request for access within 14 - 30 days of the request depending on the complexity of the information requested.

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware, or believe that any personal information is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below. Please note that we need not provide access to personal information where a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonably interfere with another person's privacy, or be a breach of the law. If we refuse access we will advise you of our reasons for doing so.

## Sending information overseas

We will not send personal or sensitive information to recipients outside of Australia other than to a related company without:

- obtaining the individual's consent (in some cases this consent will be implied);
- or
- otherwise complying with the NPPs.

We will not send personal or sensitive information to recipients in a foreign country that is not subject to an information privacy scheme similar to (*"the Privacy Act"*), without the consent of the individual.

## Management of personal information

The NPPs require us to take all reasonable steps to protect the security of personal information. ProMed personnel are required to respect the confidentiality of personal information and the privacy of individuals. We will seek to ensure that individuals' personal information is protected from misuse, loss, unauthorised access, modification or disclosure.



We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential. Paper files are stored in lockable cabinets. All record movements off premises are recorded in a central register. We only allow personnel with security passes to access the premises out of business hours; and we control access to our premises. All computer-based information is protected through the use of access passwords on each computer. Data is backed up each evening and stored securely offsite. Where we no longer require the personal information for a permitted purpose under the NPPs, we will take reasonable steps to destroy it.

In the event that you cease to be a customer of ProMed, your personal information will be kept for a period of 7 years, after which the information will be destroyed.

## **Identifiers**

We will not use identifiers assigned by the Government, such as a tax file number, Medicare number or provider number, for our own file recording purposes.

## **How do we keep personal information accurate and up-to-date?**

We take reasonable steps to ensure that the personal information we hold is accurate, complete and up-to-date. We encourage individuals to contact us in order to update any personal information we hold about them. Our contact details are set out below.

## **Updates to this Policy**

This Policy will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and the changing business environment.

## **Responsibilities**

It is the responsibility of management to inform employees and other relevant parties that this Privacy Policy is maintained and enforced. Management must ensure that they periodically advise ProMed's employees and other relevant parties of any changes or any new Privacy Policies in a timely manner. It is the responsibility of all employees and other relevant parties to ensure that they understand and adhere to this Privacy Policy. Ignorance of the existence of the Privacy Policy will not be an acceptable excuse for non-compliance.

## **Privacy Training**

All new employees must be provided with timely and appropriate access to ProMed's Privacy Policy. All employees must be provided with opportunities to attend appropriate and periodic Privacy awareness training and must ensure that they understand the Privacy related issues that could adversely affect ProMed's position if not properly adhered to.

## **Non-compliance and disciplinary actions**

Any ProMed employee or relevant third party that identifies, knows about, or suspects a Privacy breach must immediately report the matter to the Privacy Officer. Employees or other relevant parties that contravene or do not comply with ProMed's Privacy Policy may be subject to disciplinary action.



## Contractual Arrangements With Third Parties

We must ensure that all contractual arrangements with third parties adequately address privacy issues.

Each third party is aware of this Privacy Policy, and has informed us that they have implemented policies in relation to the management of personal information in accordance with ("the Privacy Act"), including:

- regulating the collection, use and disclosure of personal information;
- de-identifying personal information wherever possible;
- ensuring that personal information is kept securely, protected from loss or misuse, with access to it only by authorised employees or agents of the related organisations; and
- ensuring that personal information is only disclosed to organisations which are approved by ProMed.

The third parties specifically agree only to use personal information for the purposes consented to by ProMed or by the individual concerned.

## Website

ProMed's website contains links to other websites whose operator may or may not adhere to a privacy policy or be governed by the NPPs. ProMed has no control over the privacy practices of sites that are linked to this site via hyperlinks or banner advertising. Please take care at all times to check whose site you are visiting.

When an individual accesses our website, our website uses cookies which allow us to identify the individual's browser. Cookies do not identify the individual – they simply allow us to track usage patterns so that we can measure the level of interest in various areas of its site. All browsers allow individuals to be notified when they receive a cookie and elect whether to accept it.

We may also use third parties to analyse traffic at our web site, which may involve the use of cookies. Information collected through such analysis is anonymous. Our website privacy policy can be accessed by clicking on the privacy button on our website.

## Complaints Resolution

We are committed to providing clients whose personal information we held, a fair and responsible system for the handling of their complaints.

If at any time you have any complaints in relation to privacy, please contact our Privacy Officer. We will seek to address any concerns that you have through our complaints handling processes, but if you wish to take matters further you may refer your concerns to the Office of the Federal Privacy Commissioner.

## Contact Us

If you seek any further information about this Statement or our Privacy Policy generally please contact our Privacy Officer:

Andrew Andrikopoulos  
Level 2, 431 St Kilda Rd  
Melbourne VIC 3004  
Ph: +613 9863 3128

