

## **Privacy Policy**

At Chalo Nsenduluka, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

### **What information do we collect and how do we use it?**

We will ask you for personal information when we assist you with your finance. Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We use the information you provide to advise about and assist with your credit needs. We only provide your information to the companies with whom you choose to deal (and their representatives).

We also use your information to send you requested product information and to enable us to manage your ongoing relationship with us e.g. invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about promotions, new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post. If you would rather not receive this information, email or write to us.

We may also use your information internally to help us improve our services and help resolve any problems.

### **What if you don't provide some information to us?**

If you don't provide us with full information, we can't properly advise or assist you with your credit needs.

### **How do we hold and protect your information?**

We strive to maintain the reliability, accuracy, completeness, and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the

purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements

We hold the information we collect from you onto our secure database.

We ensure that your information is safe by only accessing it when necessary and treated with the utmost care to ensure your financing needs are met.

## **Will we disclose the information we collect to anyone?**

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to our credit licensee e.g. for administration and supervision activities, contractors who supply services to us e.g. to handle mailings on our behalf, or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do.

We may also provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits