

SeaChange Financial's APP Privacy Policy

Under the recent Australian Privacy Principles (APP) legislation, SeaChange Financial is required to disclose to its clients the following:

- a. the kinds of personal information that the entity collects and holds;
- b. how the entity collects and holds personal information;
- c. the purposes for which the entity collects, holds, uses and discloses personal information;
- d. how an individual may access personal information about the individual that is held by the entity and seek the correction of such information;
- e. how an individual may complain about a breach of the Australian Privacy Principles, or a registered APP code (if any) that binds the entity, and how the entity will deal with such a complaint;
- f. whether the entity is likely to disclose personal information to overseas recipients;
- g. if the entity is likely to disclose personal information to overseas recipients—the countries in which such recipients are likely to be located if it is practicable to specify those countries in the policy.

What kind of personal information do we collect and hold?

We collect identity, address and contact information and information on your spouse and/or dependents, employment information on current and past employment including employer details, salary and related tax details, details of your assets and liabilities and your expenses. If you are self-employed, we will also gather information on your business. We also ask you about your objectives and requirements as required under NCCP.

How do we collect and hold personal information?

We may collect information from you in person, by phone, by fax, by email, by other electronic means or by mail. Information held is stored electronically on our secure computers and/or on the secure servers provided by our aggregator, Connective OSN Pty Ltd. Only authorised officers of SeaChange Financial have access to such information.

What are the purposes for which we collect, hold, use and disclose personal information?

We gather information so as to be able to advise you on residential and investment mortgages, commercial finance and similar or related financial products and with your permission to prepare, lodge and oversee the process of acquiring your preferred finance. Except as provided by the Act, the information is only disclosed to the selected finance provider(s) for the purposes of securing your finance.

How can you access personal information about yourself that is held by us and seek the correction of such information?

Should you want to access your personal information, you would need to provide a written request for such access. If the information was gathered within 12 months from the date the request is received, we will provide it within 5 working days from that date. If the information was gathered prior to 12 months ago, we may require up to 2 weeks to provide it to you. If, on receipt of such information, you identify an error in the information, you may request us in writing to amend it, which we will do at the earliest available opportunity and confirm the change with you.

How can you complain about a breach of the Australian Privacy Principles, or a registered APP code (if any) that binds us, and how will we deal with such a complaint?

If you believe we have committed a breach, you should write to us including full details of the alleged breach, to:

The Complaints Officer
SeaChange Financial (Aust) Pty Ltd
PO Box 6644
Frenchs Forest NSW 2086.

On receipt of such an advice, the Complaints Officer will review the situation and advise you of his/her assessment.

Are we likely to disclose personal information to overseas recipients?

No, we are not as we only deal with banks and lenders based within Australia.

If we are likely to disclose personal information to overseas recipients - the countries in which such recipients are likely to be located if it is practicable to specify those countries in the policy.

Not applicable.