



Privacy Policy

Manoe Financial is committed to ensuring the confidentiality and security of your personal information and maintains all personal information in accordance with the Australian Privacy Principles (APP) of the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

We are committed to being open with you about how we use your personal information. We need to collect your personal information to provide you with credit assistance. This Privacy Policy tells you how we collect your information, use the information and whom we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

Collection of your Personal Information

Manoe Financial will only collect personal information from you where it is necessary to provide you with credit assistance and services. We are subject to legislative and regulatory requirements which require us to obtain and hold detailed information which personally identifies you and/or expresses an opinion about some or all aspects of your personal and financial position.

Other types of personal information we may collect can include, but are not limited to:

- Name, address, contact details, date of birth;
- Occupation and employment details;
- Details of your credit requirements and objectives;
- Details of your current financial position, including salary and other income, expenditure, assets and liabilities, risk insurance and superannuation; and
- Tax residence status if relevant.

We may collect credit information that is used to assess your eligibility to be provided finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

We will collect your information from you directly whenever we can by making enquiries about you. We may verify information from sources referred to in the responses to those enquiries or in this Privacy Policy.

We do not actively seek to collect sensitive information unless it is necessary for our business purposes, such as it may be needed for applications for personal insurance and to manage claims on those products. If we do have to collect sensitive information, we will only collect, use and disclose it in accordance with privacy laws.

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it is reasonably necessary to do so, for example, where:

- We collect information from third parties about your existing loans in relation to which you seek our services;
- We cannot contact you, and we rely on public information to update your contact details; or
- We exchange information with your lawyer, accountants or other Credit Representatives as permitted by you.



Manoe Financial is also required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) to verify your identity. We may copy your driver's licence, passport or other identification documentation to do this.

Use and Disclosure of Collected Information

The personal information we hold will be used for the provision of credit assistance to you. In some instances, we may need to disclose your personal information to certain third parties. We can only provide credit assistance if you consent to this disclosure.

The types of organisations to whom we may disclose your personal information include, but are not limited to:

- Regulators such as the Australian Transaction Reports and Analysis Centre (AUSTRAC) and the Australian Securities and Investments Commission (ASIC);
- Australian Banks, non-bank lenders and providers of credit;
- Your employer, referees or identity verification services;
- Where we are required to do so by law, such as under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- Associated businesses that may want to market products to you;
- Companies that provide information and infrastructure systems to us;
- Organisations providing mailing services, maintenance of information technology services and printing standard documents and correspondence;
- Organisations we may contract with to provide us with a service, such as outsourced compliance providers and software providers etc;
- Employees of your Credit Representative or your Credit Representative's business;
- To any party acquiring an interest in our business;
- Where the Law requires or permits us to do so; and
- Anyone to whom you have provided us consent.

Further, we may use your contact details to send you information from time to time that will interest you. However, you may instruct us to refrain from sending this information to you by contacting us either by phone or in writing.

Data Quality and Security

Manoe Financial aims to ensure that our information about you is accurate, complete and current.

The security of your personal information is important to us. Your personal information is held in secure computer-based storage facilities, lockable filing cabinets, or a secure filing room. We will always ensure that your personal information held by us is protected from misuse and loss and unauthorised access, modification or disclosure.

Manoe Financial is required by law to keep your personal information for a certain period of time. When we no longer need the information for any purpose, we will destroy it by secure means or permanently de-identify the information.



Access to Personal Information

You have the right to access any personal information that Manoe Financial holds about you. You can ask us for access to this personal information at any time. To do so, please call Manoe Financial on 0481 271 770 or email us at james@manoefinancial.com.au

We will respond to your request within 30 days (unless unusual circumstances apply). We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested.

We will always check this with you first. If the information sought is extensive, we will advise you of the likely cost in advance and can help to refine your request if required.

We will provide you with access to personal information held about you except to the extent that we are permitted to refuse access in accordance with the Privacy Act 1988 and the Australian Privacy Principles. If we refuse to provide you with access to some information, we will provide you with our reasons in writing for doing so. If you have concerns, you may lodge a complaint.

Correction of Personal Information

Manoe Financial will correct any personal information we hold about you if we become aware that it needs to be more accurate, complete, relevant and relevant.

If you believe that the personal information, we hold about you is inaccurate, incomplete, outdated, irrelevant or misleading, please contact us and provide evidence of the inaccuracy. If the information we hold needs to be corrected, we will take reasonable steps to correct it. However, if there are any instances where we cannot do this, we will let you know in writing.

If we disagree that the information is inaccurate, incomplete, outdated or irrelevant or misleading, we will take reasonable steps to include a record on your file that you believe that such information is inaccurate, incomplete, outdated, irrelevant or misleading.

Government Identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will not adopt these identifiers as our own identification process and will not hold this information on file.

Overseas Disclosure

Manoe Financial will not send any personal information about you overseas unless you consent, or we reasonably believe that the other country has privacy laws substantially similar to our own, or we provide the information in other circumstances like protection.

Marketing

Manoe Financial may use personal information collected from you to provide you with direct marketing material; however, if you wish to refrain from receiving such information, you can request not to receive it. Contact us by any of the methods detailed in this document. There is no cost for this request; however, please allow two weeks for your request to be actioned.

Manoe Financial adheres to the Spam Act 2003 (Cth); accordingly, we will:



- Obtain your consent before sending an electronic message to you (this can be expressed or inferred);
- Provide sender identification (so that you know who sent the message); and
- Provide you with the option to unsubscribe.

Cookies

When you visit our website, details may be recorded about your visits, such as time and date, server address, pages accessed, time spent and browser type. This information is used in an anonymous form for statistical purposes and, as such, cannot identify you individually.

Manoe Financial may use cookies to identify your browser so that we can remember your login details the next time you visit our website. A cookie is a small file on your computer containing information enabling our website to recognise your browser. If you do not wish to permit the use of cookies, you can adjust the settings on your browser to reject cookies or notify you when they are being used.

Links to Third Party Websites

Our website may have links to external third-party websites that may benefit the user. These external websites should contain their own Privacy Policy, and we recommend you review them when using their websites. Please note, however, Manoe Financial Privacy Policy does not cover third-party websites and these websites are not subject to our privacy standards and procedures.

Complaints

Manoe Financial is committed to resolving your privacy complaint as quickly as possible and has a robust internal complaints procedure to help resolve any problems or complaints efficiently.

We recognise that even in the best-run organisations, things can go wrong. If you have a complaint about privacy, please contact us, as we would like the opportunity to fix the issue.

Manoe Financial aims to resolve complaints as soon as possible. We will endeavour to provide our response within a maximum of 30 days; should it take longer we will seek your agreement to extend the timeframe.

If you are still dissatisfied with the outcome after having raised the issue with us, you are entitled to escalate the complaint to an external dispute resolution scheme.

Manoe Financial is a member of the Australian Financial Complaints Authority (AFCA) who can be contacted by calling 1800 931 678 or by writing to GPO Box 3, Melbourne VIC 3001.



How to Contact Us

If you have any further questions or issues about privacy at Manoe Financial, please contact us by:

Phone: 0481 271 770

Email: james@manoefinancial.com.au

Manoe Financial reviews and updates our policies and procedures to keep up to date with changes in the law, technology and market practice. As a result, we may change this Privacy Policy from time to time and you can always find the current version on our website.