

**AUSTRALIAN  
MORTGAGE ADVISORY  
SERVICE PTY LTD**



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**PRIVACY POLICY**

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## CUSTOMER PRIVACY STATEMENT

### ACKNOWLEDGEMENT AND DECLARATION

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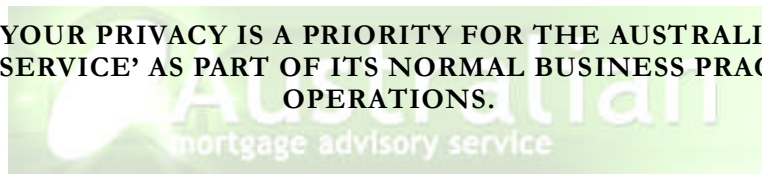
The Australian Mortgage Advisory Service offers a mortgage analysis service to its customers throughout New South Wales and Australia.

The Australian Mortgage Advisory Service, through its dealerships and agents, needs to collect personal information from its customers so that we are able to:-

- Coordinate and administer the provision of products to you the customer.
- Determine your ongoing mortgage repayment requirements.
- Provision of the appropriate advice, product or service.
- Improve our range and quality of Service.

Without such information, we cannot provide the product or service required and will be unable to do business with you.

**PROTECTING YOUR PRIVACY IS A PRIORITY FOR THE AUSTRALIAN MORTGAGE ADVISORY SERVICE' AS PART OF ITS NORMAL BUSINESS PRACTICES AND OPERATIONS.**



We do not disclose personal information to any third party organisation, with the exception of those organisations contracted to members of the Australian Mortgage Advisory Service to provide administrative Service or activities in servicing our client's needs. When communicating personal information to third party organisations, Australian Mortgage Advisory Service will take reasonable steps to ensure the relevant third party organization not only has an appropriate privacy regime in place, but is also bound by the same privacy rules we follow.

From time to time, some or all of your personal information may be stored in various electronic databases which access is restricted to authorised staff members only. You should be confident that we here at Australian Mortgage Advisory Services, are taking all reasonable steps to ensure that our information technology practices are current so as to ensure the continued protection of your personal information.

Occasionally, Australian Mortgage Advisory Service might use personal information to provide you, the customer with product related material on a range of products and Service that may be available to you, to better facilitate the early repayments of your mortgage. This information will be provided from time to time on a range of all the products and Service offered by the Australian Mortgage Advisory Service.

However as the customer, you may elect not to receive any such material by simply ticking the box below.

***“Please do not send product related material or information on the Australian Mortgage Advisory Service range of products”.***

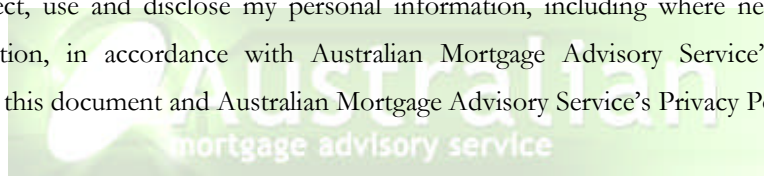
You as the customer may at any time:

- Change your mind about receiving product related material or information;
- Access personal information that we hold about you;
- Obtain more information about us;
- Obtain a copy of our Privacy Policy.

You may make any of these enquiries by calling our office at Suite 5, 132 -134 Burwood Rd Burwood NSW 2134, Telephone (02) 9747 3822.

#### CUSTOMER DECLARATION AND ACKNOWLEDGEMENT

By signing this document, I \_\_\_\_\_ agree to allow Australian Mortgage Advisory Service to collect, use and disclose my personal information, including where necessary sensitive and health information, in accordance with Australian Mortgage Advisory Service’s Privacy Statement incorporated in this document and Australian Mortgage Advisory Service’s Privacy Policy.



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# THE AUSTRALIAN MORTGAGE ADVISORY SERVICE

## PRIVACY POLICY

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The Australian Mortgage Advisory Service conducts business within New South Wales and throughout Australia providing a range of financial and advisory services relating to mortgage analysis.

As part of this process, it is important to The Australian Mortgage Advisory Service that you, as a consumer, remain confident that the personal information entrusted to us by you, is treated with the highest degree of privacy.

### **WHO IS THE AUSTRALIAN MORTGAGE ADVISORY SERVICE?**

The Australian Mortgage Advisory Service is a leading company offering a range of mortgage services covering, but not limited to, the conduct of mortgage analysis and the provision of advice in relation to the financial structure of mortgage loan repayments.

### **WHAT IS “PERSONAL INFORMATION”?**

Personal information as defined by the *Privacy Amendment (Private Sector) Act 2001* is information or an opinion that identifies you or by which your identity may reasonably be determined. For example, this included things such as your home address, telephone number, name, employment details and the like.

### **WHY DOES THE AUSTRALIAN MORTGAGE ADVISORY SERVICE COLLECT YOUR PERSONAL INFORMATION?**

Without your personal information, such as your name, address and other essential details, it is not possible for The Australian Mortgage Advisory Service to conduct its business and accordingly, we will not be able to provide you with the full range of our products and services that we may offer including to but not limited to mortgage analysis.

By collecting your personal information, we are able to:

- Determine your ongoing requirements (if any) and provide appropriate advice on our range of products and services;
- Attend to the administration associated with the provision of our wide range of products and services;
- Protect you from any unauthorized access to your personal information or accounts;
- Identify you for the purpose of our ongoing business relationship.

If we are unable to collect your personal information, we cannot deliver our products and services to you and in turn, you will not be able to do business with us.

### **HOW WILL YOUR PERSONAL INFORMATION BE COLLECTED BY US?**

It is possible the collection will take place in a variety of ways and these may include:

- The completion of an application form for a product or service;
- The making of an enquiry by telephone or via the internet;
- The provision of information in face to face meetings or consultations.

These are merely examples of some of the ways in which your information will be collected and are not exclusive.

Wherever possible and practical to do so, The Australian Mortgage Advisory Service will take every reasonable step to ensure that your personal information is collected directly from you.

There will be occasions where personal information may be collected about you from other sources. Some examples of these may include, but are not limited to:

- A referral from an existing customer;
- Confirmation of your details of employment, salary and the likes from your employer when analysing your mortgage situation.

As a general rule, we will require you to provide your express consent to any collection, disclosure or use of your personal information by The Australian Mortgage Advisory Service. This Consent will most usually be required to be in writing as part of any application that you may complete in the course of a consultation with us. However, The Australian Mortgage Advisory Service reserves its right to accept your verbal consent from time to time as may be required in order to provide services and products to you.

Further, The Australian Mortgage Advisory Service may imply that you have provided consent by reference to your conduct. Instances of this may include any telephone call that you may make to us or other contact for the purpose of making enquires about our services and products.

Should you have any concerns about how your personal information is dealt with, including the way in which it is collected, managed or maintained by The Australian Mortgage Advisory Service, you may have regard to this privacy policy and may contact our Privacy Officer, **Cary Svanberg**.

### **WILL THE AUSTRALIAN MORTGAGE ADVISORY SERVICE DISCLOSE YOUR PERSONAL INFORMATION TO ANYONE?**

The Australian Mortgage Advisory Service may disclose your personal information in a variety of circumstances.

We may disclose your personal information where you have provided your consent to do so. This consent for the disclosure of your personal information may be given explicitly, either in writing or verbally, or may be implied from your conduct such as when you request us to explore alternative avenues for the repayment of your mortgage.

There may be other occasions when we are required by law to disclose your personal information. Such examples may include the provision of your personal information to a court of law in response to a subpoena or the issuing of directions from another relevant administrative body such as the Australian Taxation Office or other similar bodies who may from time to time contact us.

When your personal information is disclosed to any party outside The Australian Mortgage Advisory Service, where that party is contracted to The Australian Mortgage Advisory Service to provide administrative services or activities on our behalf, that party is bound by the same privacy rules that we follow.

### **HOW WILL YOUR PERSONAL INFORMATION BE USED BY THE AUSTRALIAN MORTGAGE ADVISORY SERVICE?**

All personal information collected about you by us, will be collected so that we may continue to operate our mortgage analysis services. Further, your personal information will be used to explain and assist you in determining the appropriate way for repaying your mortgage in the course of seminars that we may offer to you from time to time.

### **MARKETING BY THE AUSTRALIAN MORTGAGE ADVISORY SERVICE**

As our products and services change, we will, from time to time, use your personal information to provide you with the updated information about our range of services and products.

You have the right to request that we do not provide you with such material or information, and should you not wish to receive it, simply contact our Privacy Officer, **Cary Svanberg** and advise him accordingly.

Once we have been informed that you no longer wish to receive information about our products, you will not be sent anything further. You may, at any stage, opt to change your mind about receiving such information.

The Australian Mortgage Advisory Service does not and will not disclose your personal information to and party outside The Australian Mortgage Advisory Service for the express purpose of allowing the to direct market their products or services to you, unless we have your consent to do so.

From time to time, we may be required by law to provide you with certain information about our products or services. In these instances, you will continue to receive such information, even if you have elected not to receive any information about our products or services generally.

#### **KEEPING YOUR PERSONAL INFORMATION UP TO DATE**

In order to efficiently conduct our business by providing you with our range of products and services, we need to ensure that your personal information is accurate, up to date and complete.

We may at any stage in the course of our relationship, ask you to provide any changes to your personal information. However, you may also contact us by getting in touch with **Cary Svanberg** to update your personal information or to tell us that such information is no longer accurate or complete.

#### **WHAT ABOUT THE SECURITY OF MY PERSONAL INFORMATION?**

Protection of your personal information is a priority for The Australian Mortgage Advisory Service. As a result of The Australian Mortgage Advisory Service's concerns for the security of your personal information, we will take all reasonable precautions to safeguard such personal information from loss, misuse, unauthorised access, modification or disclosure. The means that we will utilize to protect your personal information may include, but are not limited to the following:

- Training and familiarising all staff and contractors with the new legislative obligations and our privacy policies and procedures;
- Having employees sign a declaration that they have been provided with a copy of The Australian Mortgage Advisory Service Privacy Policy and that they undertake to abide by it

- Where appropriate, having stand-by systems and auxiliary systems to deal with anticipated and unanticipated major business interruptions;
- External and internal premises security;
- Restricted access to personal information
- Continued upgrading and overview of our information technology practices to prevent unauthorised computer access.
- Further review and testing of technology employed by The Australian Mortgage Advisory Service in terms of provision of security.

In compliance with the new privacy laws, The Australian Mortgage Advisory Service will, when your personal information is no longer required, ensure that the information sheets utilised to record your information are destroyed.

The Australian Mortgage Advisory Service does not send personal information outside of Australia unless it is authorised to do so by law or unless it is necessary to provide you with one of our many services or products.

#### **AM I REQUIRED TO IDENTIFY MYSELF AT ALL?**

Generally speaking, it will not be possible for us to do business with you unless we are able to identify you. In many instances, such as when you wish to obtain advice about your mortgage repayment options, your personal details will be required to ensure that we can provide accurate advice to you.

However, The Australian Mortgage Advisory Service is mindful of its obligation under the *Privacy Amendment (Private Sector) Act 2001*. Wherever lawful and practical to do so, we will provide you with the opportunity to deal with us anonymously. This may, for example, include instances upon initial contact you do not wish to disclose your details to us.

#### **WHAT ABOUT ACCESSING MY PERSONAL INFORMATION?**

Under the new the *Privacy Amendment (Private Sector) Act 2001*, you are entitled to request access to any of the personal information that we may hold to you.

Generally, a summary of the personal information held by us on you will include your name, address details, contact telephone number, and financial details as supplied by you to us in relation to your

mortgage situation. This information will usually be available. You may make a request for your personal information by contacting **Cary Svanberg** our Privacy Officer.

With more detailed requests for access to personal information, The Australian Mortgage Advisory Service reserves its right to charge a fee in order to cover the cost of the retrieval of the information and the supply of it to you.

Generally, all the requests for access to any personal information will be handled as quickly as reasonably possible and should be processed within thirty (30) days if receipt of the request. Occasionally, some requests for access may require longer than thirty (30) day period, this will depend upon the nature of the personal information being sought.

From time to time, The Australian Mortgage Advisory Service may be required by law to retain all or some of your personal information for a period of time after you have ceased your relationship with us. After the nominated time has passed, we will either securely destroy the documentation or delete it from our records. Examples of such instances may include reporting obligations imposed upon us by the imposition of the Goods & Services Tax Legislation or taxation legislation generally.

**Occasionally, your request for access to personal information may be denied.**

**The Australian Mortgage Advisory Service will not always be required by operation of the new legislation to provide you with access to your personal information.**

Access may be refused in a number of circumstances. These include:

- Where the information may relate to existing or anticipated legal proceedings with you;
- Where denying access is required or authorised by law;
- Where the request is regarded as frivolous or vexatious

However, where we deny access or refuse to correct personal information, we will explain why.

#### **WHAT ABOUT SENSITIVE INFORMATION?**

Sensitive information is a particular kind of information that requires even greater care.

By way of summary, sensitive information can be information about any of the following:

- Your political opinion;
- Your racial or ethnic origin;

- Membership of a political association;
- Religious beliefs or affiliations;
- Philosophical beliefs;
- Membership of a professional or trade association;
- Membership of a trade union;
- Sexual preferences or practices;
- Criminal record;
- Health.

The Australian Mortgage Advisory Service will only use or disclose sensitive information about you where we have received your express consent to do so, it is provided for you by law or where it is necessary for the establishment, exercise or defence of a legal claim against us.

#### **WHAT ABOUT ONLINE SERVICES?**

The Australian Mortgage Advisory Service collects personal information from you online, through the internet, via email or in any other similar form.

From time to time, some or all of your personal information may be stored in various electronic databases to which access is restricted to authorised staff members only. You should be confident, that we here at Australian Mortgage Advisory Service, are taking all reasonable steps to ensure that our information technology practices are current so as to ensure the continued protection of your personal information.

#### **REVIEW OF POLICIES AND PROCEDURES**

The Australian Mortgage Advisory Service constantly reviews its policies and procedures to ensure compliance with changes in the law and to remain up to date with the best industry practice. On this basis, we may need to change this privacy policy from time to time. This privacy policy was last amended on 24<sup>th</sup> November 2006.

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## CONTACTING US

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### *Complaints:*

If you believe that The Australian Mortgage Advisory Service has not protected your personal information as set out in this Privacy Policy, or is in some other way in breach of its privacy obligations, you may lodge a complaint with us in any of the following ways:

- By writing to, telephoning or visiting our office at Suite 2, 132 – 134, Burwood Rd, Burwood, New South Wales 2134, Telephone (02) 9747 – 2386

All complaints in the first instance should be marked for the attention of the Marketing Manager.

### *The Second Step:*

If you are not satisfied with the result of your complaint, you may also refer to your complaint to the Federal Privacy Commissioner.

- The Federal Privacy Commissioner may be contacted by writing to the Director of Complaints Office, the Federal Privacy Commission. GPO Box 5218, Sydney, NSW, 1042, or by telephoning 1300 363 992

### *Do you require more information?*

The *Privacy Act* amendment come into effect on 21 December 2001 and must be complied with from the date.

If you require more information, you may refer to:

The Privacy Commissioner's Office

Website: [www.privacy.gov.au](http://www.privacy.gov.au)

Telephone: 1300 363 992