

PRIVACY STATEMENT

Launch Finance Pty Ltd (ABN 17 163 528 701) is a Corporate Credit Representative (CCR No. 454041) of BLSSA Pty Ltd ABN 69 117 651 760 (Australian Credit Licence No 391237).

We need to collect personal information about you to provide you with credit assistance and related services. This Privacy Statement tells you how we collect your information, what we use the information for and who 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.

What is Personal Information?

Personal Information is defined in the *Privacy Act 1988* (“Privacy Act”) as information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified individual, or an individual who is reasonably identifiable. The personal information we hold may include ***credit-related information***.

Credit-related information means:

- ***Credit information*** (which includes your identity): the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information; default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- ***Credit eligibility information***: Information supplied to us by a credit reporting body.

We use credit-related information to assess your eligibility for finance. Usually, credit-related information is exchanged between credit providers and credit reporting bodies.

How information is collected from you

We will collect your information from you directly whenever we can, including inquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in your responses to those inquiries or in this Privacy Statement.

How information is collected from other sources

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

- we collect information from third parties about a loan or lease in relation to which you seek our services;
- we can't get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives, including but not limited to your accountants, real estate agents and settlement agents.

When the law authorises or requires collection of information

We may collect information about you because we are required or authorised by law to collect it. For example, we require personal information to verify your identity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ("AML/CTF Act").

How your information may be used:

We may use your information for purposes including:

- Identifying you;
- Providing you with credit assistance;
- Giving you information about credit products or related services, including help, guidance and advice;
- Considering whether you are eligible for a particular credit product or any related service that you have requested;
- Assisting you to prepare an application for a credit product;
- Administering the services we provide, for example, to respond to requests or complaints;
- Allowing us to run our business efficiently and perform general administrative tasks;
- Preventing or investigating any suspected fraud or crime;
- As required by any applicable law, regulation or industry code; and
- Any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you don't provide information?

If you don't provide your information to us, it may not be possible to:

- For us to provide credit assistance to you;
- Recommend a loan or lease that is relevant to your circumstances;
- Verify your identity as required by the AML/CTF Act; or
- Let you know about other products or services that may be suitable to your circumstances.

Sharing your information

We may use and share your personal information with other people or organisations for any of the purposes described above.

We may also share your information with third parties as follows:

- PLAN Australia, when submitting loan or lease applications to lenders or lessors on the PLAN approved panel. You can view PLAN's privacy notice at <http://www.planaustralia.com.au/borrower-privacy-statement>. It sets out how PLAN manages your personal information and where you can find its privacy policy;
- In accordance with Launch Finance's policies and procedures, we may share your personal information with the directors or other employees of Launch Finance as deemed necessary to perform licensee compliance functions and general administrative tasks;
- Your representatives (lawyers, settlement agents, accountants or real estate agents);
- Referrers that referred your business to us;
- Valuers;
- Lenders, lessors, lenders mortgage insurers and other loan or lease intermediaries;
- Government agencies, as required by law (in some instances, these agencies may share information with relevant foreign government authorities);
- Service providers that assist us to conduct business;
- Guarantors and prospective guarantors for your loan or lease;
- Any organisation that wishes to invest in our business or assets; and
- Any third party to which you consent to us sharing your personal information.

We are not likely to disclose your personal information to organisations overseas. However, we may store your personal information in cloud based or other types of networked electronic storage. It is not always practicable to know which country the servers for the electronic storage are based in.

Personal Information About Other People

If you give personal information to us about another person (such as your co-applicant), you should notify that other person and let them know that:

- We have collected their personal information to provide credit assistance or for any other purpose set out in this privacy statement;

- We may share this information with other organisations as set out in this privacy statement;
- We will handle their personal information as set out in this privacy statement and in accordance with our Privacy Policy and they can:
 - Access or request a copy of that Privacy Policy or this privacy statement; and
 - Access the information we hold about that other person.

Notifiable matters

The law requires us to notify you if we suspect an eligible data breach has occurred. An eligible data breach occurs when personal information held by us is lost or subjected to unauthorised access or disclosure AND it is likely to result in serious harm to you. In circumstances where we have assessed that a notifiable data breach has or may have occurred, we will notify you with details of the suspected data breach and options to mitigate any loss and/or harm that may occur. We will also report the data breach to the Office of the Australian Information Commissioner (“OAIC”).

Complaints

If you have a complaint about how we have handled your personal information, please contact us at:

Launch Finance Pty Ltd

Office: Suite 43, 11 Preston Street, COMO WA 6152

Post: PO Box 148, SOUTH PERTH WA 6951

Phone: 08 9367 4222

Fax: 08 9367 3500

Email: operationsmanager@launchfinance.com.au

If you are not satisfied with our response, you may either escalate your complaint to the Office of the Australian Information Commissioner:

- **Phone:** 1300 363 992
- **Email:** enquiries@oaic.gov.au
- **Mail:** GPO Box 5218, SYDNEY NSW 2001

OR refer your complaint to AFCA, which can be contacted as follows:

- Telephone: 1800 931 678 (free call)
- Online: www.afca.org.au
- Mail: AFCA, GPO Box 3, Melbourne VIC 3001
- Email: info@afca.org.au

Privacy Statement

You can find out more about how we manage your information by reading our Privacy Statement available on the Launch Finance website at [Launch Finance Privacy Policy](#) or by contacting Launch Finance Head Office directly. Our Privacy Statement sets out how you can access personal information and seek to correct personal information we hold about you. It also sets out how you can make a complaint regarding our handling, storage and access to your personal information.