

## PRIVACY POLICY

At KSA Business Solutions Pty Ltd T/A Mortgage Sphere, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (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?**

When we arrange finance on your behalf, we ask you for the information we need to advise you about your finance needs and your borrowing capacity. We provide any information that the lenders to whom we apply on your behalf require to enable them to decide whether to lend to you and on what terms.

We also use your information to enable us to manage your ongoing requirements, e.g. refinancing, and our relationship with you, 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 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 on finance matters. If you would rather not receive this information, please 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?**

We can only fully advise you about your borrowing capacity and the suitability of a loan if we have all relevant information.

### **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 & ensure that your information is safe by storing them on a secured cloud platform.

This information may be held by us in electronic form on our secure servers and may also be held in paper form. We may use cloud storage or other types of networked or electronic storage to store the information we hold about you. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. We are not responsible for such disclosure.

### **Disclosure of personal information overseas**

We may hold or process your information on servers located overseas for filtering, hosting or storage purposes, reporting and analytical purposes and for system development testing purposes. If we do this, we make sure that such organisations have the appropriate data handling and security arrangements in place to ensure compliance with this Privacy Policy. While these entities are subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

### **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 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, reorganisation, 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 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.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

### **Your consent**

By asking us to assist with your finance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

### **Dealing with Breaches**

We will deal with Breaches in an appropriate and timely manner. There may be internal and external actions that need to be taken. In taking any action, we will be guided by these steps as suggested by the OAIC on responding to a Breach (whether it is actual or suspected):

Step 1: Contain the Breach and do a preliminary assessment

Step 2: Evaluate the risks associated with the Breach

Step 3: Notification

Step 4: Prevent future Breaches

A copy of the OAIC's "Data Breach Notification - a guide to handling personal information security breaches" can be accessed at <http://www.oaic.gov.au/privacy/privacy-resources/privacy-guides/data-breach-notification-a-guide-to-handling-personal-information-security-breaches>.

### **Tell us what you think**

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact us at [info@mortgagesphere.com.au](mailto:info@mortgagesphere.com.au)