

# **Shakespeare Haney Securities Limited**

## **Privacy Policy**

# Shakespeare Haney Securities Limited- Privacy Policy

This document describes how we manage personal information.

## 1. The National Privacy Principles

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles ("NPPs"). We are bound by and will comply with the NPPs from that date.

## 2. Collecting personal information about you

*The kinds of personal information we hold*

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination, assessment and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- information you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Financial Transactions Reports Act.
- financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

## 3. Using and disclosing your personal information

*The purposes for which we collect and hold personal information and how we use and disclose it*

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- professional advisers such as solicitors, accountants and valuers;
- mortgage insurers;
- underwriters;
- government agencies such as those which administer land titles and revenue or (where applicable) foreign investments;
- credit reporting agencies and mercantile agents;
- external auditors; and
- other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

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We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers.

We also disclose personal information to organisations to which we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer and other organisations which assist us to service and administer your loan or the loan you have guaranteed.

We will also use your personal information to keep you informed about other products and services or special offers. If you do not wish to be kept informed, please let us know when we contact you.

## **4. Access to your personal information**

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs.

## **5. What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy**

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on (07) 5538 6766, or fax no. (07) 5538 6934 or by writing to us at PO Box 1242, Surfers Paradise Qld 4217.

## **6. Changes to our privacy policy**

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.

## **PRIVACY POLICY STATEMENT**

**We Respect Your Privacy**

# Shakespeare Haney Securities Limited- Privacy Policy

We treat your privacy seriously. This Privacy Policy describes how we treat personal information received about you from either our website or otherwise. This Privacy Policy applies to all our services whether offered on our website or otherwise.

This statement details our policy on collecting, disclosing, accessing and securing your personal information in accordance with the provisions of the Privacy Act 1988, as amended and the National Privacy Principles contained within the Privacy Act. Personal information means any details, information or opinion about you, from which your identity is apparent or your identity can be reasonably ascertained. If you have any questions relating to this document, please contact us.

## **Collecting Personal Information About You**

We will only collect personal information from you for authorised purposes. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include information:

- you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, information to comply with the Financial Transactions Reports Act.
- about you such as your financial position and details of your salary or wage and information obtained from credit checks carried out during the loan approval process (but only if you have authorised such checks to be carried out).
- about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

You do not have to provide us with personal information if you do not wish to do so. However, if you choose not to provide us with any requested information, we may not be able to assist you with our products or services.

We may, and you authorise us to obtain information about you from government databases and credit reporting agencies. We collect that information about you to provide services to you and to procure credit for you and no law compels us to collect any of that information. We might also choose to make such enquiries or request such documents as we consider necessary in order to assist any application for finance you make. You authorise us to make enquiries or request any documents, including, without limitation, contacting your employer for confirmation of your employment details.

If you do not provide us this information or authorise us to obtain this information, we will not be able to assist you in procuring the services and/or credit you require.

## **Where Is This Information Stored?**

We store this information on our databases.

## **Disclosing Your Personal Information**

Any personal information which we collect about you will be used by us to assess any application for any loan or offer to provide a guarantee which you make now or in the future, and/or to facilitate provision and administration of loans and related financial services. In order to do this, we may disclose your personal information to professional advisers such as solicitors, accountants and valuers, mortgage insurers and underwriters that have or may have an interest in your loan or in our business; government agencies such as those which administer land titles and revenue or (where applicable) foreign investments; credit reporting agencies and mercantile agents; external auditors; and other organisations which participate

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in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the Fund from which the loan is sourced.

We will also use your personal information to keep you informed about other products and services or special offers. If you do not wish to be kept informed, please let us know when we contact you.

We may also disclose personal information to organisations to which we outsource functions, such as mailing and printing houses or IT providers or mortgage servicer organisations assisting us to service and administer your loan or the loan you have guaranteed.

- You agree that we may also do any of the following at any time:
- Seek and use consumer credit information about you to assess an application for consumer credit or commercial credit.
- Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about your credit worthiness, credit standing, credit history or credit capacity. In particular, we may provide a bank opinion on you.
- Seek from, use and give any consumer or commercial credit information to brokers, financial consultants, accountants, lawyers or other advisers acting in connection with any financing provided to or proposed to be provided to you.
- Give a credit reporting agency personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for, and the amount; the fact that we are a current credit provider to you; details of payments which have been overdue for more than 60 days, and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in our opinion, you have committed a serious credit infringement; and the credit provided to you by us has been paid or otherwise discharged.
- Disclose or report any personal information about you to another person in connection with funding financial accommodation by means of any arrangements involving securitisation.
- Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
- You also acknowledge that our business associates, including financiers, mortgage insurers, introducers, brokers, insurance agents, solicitors, accountants, valuers or underwriters may disclose information about you for the purposes stated above.

## **Investor Privacy**

Protecting the personal information of investors and ensuring your privacy is important to us.

We collect personal information so that we may provide you with information about the products and services you request, as well as information on other products and services which we feel will be of interest to you.

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In addition, in some cases, the law may also require us to collect personal information.

We may disclose personal information to other parties for certain purposes such as audits, bulk mailing, market research and information technology support.

We may also seek expert help from time to time to help us improve our system, products and services. Your personal information will be disclosed to these parties in such circumstances. However, it will not be shared with other third parties (except to related bodies for credential and risk management purposes).

Your personal information may also be used by us to administer, monitor and evaluate products and services, gather, aggregate and support statistical information, assist you with any queries and take measures to detect and prevent fraud and other illegal activity. We may also be allowed or obliged to disclose information by law and to report on credential or risk management matters.

If you use a financial adviser who recommended your investment in the Fund, then details of your investment will be provided to that financial adviser.

We aim to ensure that the personal information we retain about investors is accurate, complete and up-to-date.

If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products and services you are seeking. If you have concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, you should call us on 07 5538 6766 or send an email to [admin@shsl.com.au](mailto:admin@shsl.com.au).

## **Access, Correction, Deletion and Complaints**

If you require access to details of personal information we hold about you, you may request your personal information by contacting our Privacy Officer. If you wish us to correct or delete personal information that you believe is inaccurate or out of date or you are concerned that we may have breached your privacy, please contact our Privacy Officer at the following address:

The Privacy Officer  
Shakespeare Haney Securities Limited  
PO Box 1242  
Surfers Paradise Qld 4217

If for legal or commercial reasons we are required to keep your personal information and not make a correction or deletion, we will place with the disputed information a statement from you claiming that the disputed information in your opinion is not accurate, complete or up to date.

We may charge a fee for the provision of personal information to cover our costs. Any fee involved will be advised when a request is made.

If you are not satisfied with the result of your complaint to us, you can refer your complaint to the Federal Privacy Commissioner on telephone number 1300 363 992 or in writing to the Director of Complaints, Office of the Federal Privacy Commissioner, GPO Box 5218, Sydney NSW 1042.

## **Changes to Our Privacy Policy**

# Shakespeare Haney Securities Limited- Privacy Policy

We reserve the right to change our Privacy Policy at any time. The amended Privacy Policy will apply between us whether or not we have given you specific notice of any amendment.