

# Privacy Policy

Goldfields Money Limited  
ABN 63 087 651 849 | AFSL / ACL 246884  
[www.goldfieldsmoney.com.au](http://www.goldfieldsmoney.com.au)



Goldfields Money is bound by the Australian Privacy Principles of the Privacy Act 1988 (Cth) (**Privacy Act**) in our handling of your **personal information**. We are also bound by Division 3 of Part IIIA of the Privacy Act, and the Credit Reporting Privacy Code (**CR Code**) in our handling of your **credit-related personal information**. References in the policy to "information" include both personal information and credit-related personal information.

## Types of Information We Collect and Hold

### Personal Information

"Personal information" means information or an opinion about an individual whose identity is apparent, or who can reasonably be identified, from the information.

When you apply for one of our products or services, we may request personal information about you such as:

- identifying information, like your name, address and other contact details and your date of birth;
- information about your financial position, like your income, expenses, savings and assets, the number of dependent children and any other credit arrangements;
- your employment details;
- your tax file number and/or Medicare number; and
- your reasons for applying for a product or service.

We may also collect other personal information which is not well known by other people for security purposes, for example, so that we can identify you over the telephone.

### Sensitive Information

In addition, where it is necessary to do so, we may collect personal information about you that is sensitive. Sensitive information includes information about your health, and membership of a professional or trade association.

Unless we are required or permitted by law to collect that information, we will obtain your consent to do so.

### Credit Information

Credit-related personal information is a variety of personal information that includes information about your credit history or creditworthiness. It includes information about your past experiences with us and other lenders, the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you which is obtained by us from a credit reporting body (CRB) and information about your creditworthiness that has been derived by us from such a credit report about you.

## Why We Collect Your information

We only collect information that is necessary for us to provide you the products and services that you request and to maintain our relationship with you.

We are also required by law to collect certain personal information from you.

These laws include the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), the Corporations Act 2001 (Cth) and the National Consumer Credit Protection Act 2009 (Cth).

If you do not provide us with the information that we request, there may be times when we are unable to provide you with a product or service.

### How We Collect Your Information

Wherever possible, we will collect information directly from you. This information will generally come from what you provide when you apply for a new product or service with Goldfields Money.

In some circumstances we may also collect information about you from third parties.

If you provide us with information about another person, you must ensure that you are authorised to do so.

## **How We Use Your Information**

We use your information for the main purpose of providing you with a product or service and to manage our relationship with you, including to:

- assess and process your applications for a product or service;
- establish your identity;
- manage our risk and comply with legislative or regulatory requirements
- manage our relationship with you;
- perform administrative tasks including systems development, process improvement, testing, credit scoring and training;
- manage our rights and obligations regarding external payment systems;
- conduct market research and customer satisfaction research;
- develop and administer arrangements (such as referral programs) with organisations to promote our and their products and services;
- develop and identify products or services that may interest you; and
- provide you with information about products and services, including those of third parties, which may be of interest to you, unless you 'opt out' of marketing (see below).

## **Marketing 'opt out'**

If at any time you do not wish to receive further marketing information, you may ask us not to send you any further information about products and services and not to disclose your information to other organisations for that purpose. You may do this by calling (08) 9021 6444, or in the case of email marketing material, you may use an "unsubscribe" facility included in the email to ask us not to send further marketing emails.

## **Disclosing and Exchanging Your Information**

Generally, we will not use or disclose your information for any purpose other than one that:

- is set out in this Privacy Policy
- you would reasonably expect
- is required or permitted by law, or
- is disclosed to you and to which you have consented.

In some circumstances we may collect personal information about you from, or disclose it to the following third parties:

- joint account holders;
- referees nominated by you;
- your employer(s);
- your agents, representatives and other people authorised by you such as your lawyers and accountants;
- insurers and insurance brokers;
- other credit providers and credit reporting bodies (CRBs);
- (in relation to health insurance) another health insurance provider, hospitals and other health service providers and organisations which manage the transfer of information between health service providers and us;
- other financial institutions;
- mortgage insurers and reinsurers of any mortgage insurers;
- regulatory bodies, government agencies, law enforcement agencies and courts;
- other organisations with who we have alliances or arrangements for the purpose of promoting our respective products and services and any agents used by us and our business partners in administering such an arrangement or alliance;
- debt collection agencies;
- external payment systems operators;

- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- mail houses contracted to print and distribute statements and other documents and communications to members; and
- any person to the extent necessary, in our view, in order to carry out any instruction you give to us.

Goldfields Money is unlikely to disclose your personal information overseas, but it is possible that one or more of the entities listed above, or their agents and business partners may have a business need to do so. Countries where your personal information may be sent include; China, countries in the EU, India, Ireland, Philippines, South Africa, UK and the USA.

Where personal information has been disclosed to an overseas recipient, there is a possibility that in certain cases that recipient may be required to disclose it under a foreign law. Where this occurs, such disclosure is not a breach of the Act.

### **Exchanging Information with Credit Reporting Bodies**

We may obtain a credit report about you from a CRB. A credit report will provide us with information about you that is held by the CRB and which has any bearing on your creditworthiness. We may use this information to arrive at our own assessment of your creditworthiness.

Further, to enable us to verify your identity, we may disclose your name, date of birth and residential address to a CRB for the purpose of obtaining an assessment of whether that personal information matches information held by the CRB.

We may disclose to a CRB any failure by you to meet your payment obligations in relation to consumer credit and the fact that you have committed fraud or other serious credit infringement.

Once we move to comprehensive credit reporting, we will also provide credit reporting bodies with what type of loans you have been approved for, how much you've borrowed and whether or not you've met your loan payment obligations.

The credit reporting body (CRB) with which we exchange information is:

#### **Veda Advantage**

PO Box 964  
North Sydney NSW 2059  
Tel: 1300 762 207

You should visit the Veda website at [www.veda.com.au](http://www.veda.com.au) for complete details about how they comply with the Privacy Act.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a "ban period") without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If you are applying to be a borrower, guarantor or security provider, you agree to us accessing your personal information (including credit-related personal information) held with a CRB, even if there is a ban period in place, for the purposes of assessing an application for credit or in order to collect overdue payments.

CRBs may use credit-related personal information they hold to respond to requests from us or other credit providers to "pre-screen" you for direct marketing. You can ask a CRB not to do this. However, if you are a borrower you may still receive direct marketing from us (unless you ask us not to) that has not been "pre-screened".

### **Protecting Your Information**

We keep your hard copy or electronic records on our premises and systems or offsite using trusted third parties. We take all reasonable steps to ensure that information we hold about you is protected from:

- misuse, interference and loss; and
- unauthorised access, disclosure or modification.

Your information is only accessible by you and those authorised to access it. Employees and third parties who deal with your information are bound by confidentiality obligations and are required to complete training about information security.

When you transact with us on the internet via our website we encrypt data sent from your computer to our systems. We have firewalls and virus scanning tools to protect unauthorised access. When we send electronic data, we use dedicated secure networks or encryption.

When we no longer need your information, including when we are no longer legally obliged to keep records relating to you, we will destroy it or de-identify it.

### **Accessing and Correcting Your Personal Information**

We take all reasonable steps to ensure that the information we may collect, use or disclose is accurate, complete and up-to-date. You have rights to access your information and correct it if it is inaccurate, out-of-date or incomplete.

You may request access to the information we hold about you at any time by contacting us on (08) 9021 6444 or at [enquiries@goldfieldsmoney.com.au](mailto:enquiries@goldfieldsmoney.com.au). We will respond to your request within a reasonable time. There is no fee for making a request but we may charge you the reasonable costs of providing our response to a request for access to personal information.

If we refuse to give you access to any of your personal information, we will provide you with reasons for the refusal and the relevant provisions of the Privacy Act on which we rely to refuse access.

You may also ask us to correct any information we hold about you by contacting us using the details noted above. We encourage you to advise us as soon as there is a change to your contact details, such as your phone number or address. We will deal with your request to correct your information in a reasonable time. If we correct your information and it is information we have provided to others we will notify them of the correction where we are required to do so by the Privacy Act. If your request to correct your information relates to information which has been provided to us by a CRB or another credit provider we may need to consult with them about your request. We will correct information, where we decide to do so, within 30 days of your request, or longer if you agree.

If we do not agree with the corrections you have requested, we are not obliged to amend your information accordingly, however, we will give you a written notice which sets out the reasons for our refusal.

### **Complaints, Questions and Concerns**

If you have any questions or concerns about this Privacy Policy, you may contact us on (08) 9021 6444 or at [enquiries@goldfieldsmoney.com.au](mailto:enquiries@goldfieldsmoney.com.au).

Additionally, if you believe that in handling your personal information we have breached the Australian Privacy Principles, Part IIIA of the Privacy Act or the CR Code and you would like to make a complaint, you may use these same contact details noted above to lodge a complaint.

Once we receive your complaint, we will invoke our dispute resolution process which will ensure all complaints are resolved in a prompt and efficient manner.

If you are not satisfied with our response to your complaint, or the way in which we have handled your complaint, you may contact the Financial Ombudsman Service Limited, our external dispute resolution scheme, or the Office of the Australian Information Commissioner. The contact details of these entities are as follows:

#### **Financial Ombudsman Service Limited**

GPO Box 3  
Melbourne VIC 3001  
1300 780 808  
[www.fos.org.au](http://www.fos.org.au)

**Office of the Australian Information Commissioner**

GPO Box 5218  
Sydney NSW 2001  
1300 363 992  
www.oaic.gov.au

Either of these entities may forward your complaint to another external dispute resolution body if they consider that the complaint would be better handled by that other body.

**Changes to this Privacy Policy**

We may, from time to time, update this Privacy Policy without notice to you. The current Privacy Policy will always be available at:

[www.goldfieldsmoney.com.au/information/security\\_and\\_privacy](http://www.goldfieldsmoney.com.au/information/security_and_privacy)