



## **Our Privacy Policy**

We are covered by the Federal Privacy Act and its National Privacy Principles (NPP's) which set out standards for the collection, use, disclosure and handling of personal information.

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion (eg a name and address). Our Privacy Policy applies to any personal information we collect, use or disclose after 21<sup>st</sup> December, 2001. It does not apply to our employee records.

### **How and why we collect personal information.**

We collect personal information either directly from the relevant individual whose identity it or indirectly from third parties. For example, an applicant may not provide us with information, such as a contract of sale, so we must receive this from a solicitor. We may also obtain information from past lenders, real estate agents, solicitors, property managers and developers.

Aitken Consultancy Pty Ltd collects personal information from you to be able to provide you with our various services. These include, Finance Brokering, insurance products and services, investment, loans and other forms of finance related services.

We also use it to help to develop and identify products and services that may interest clients, conduct market or customer satisfaction research, develop establish and administer alliances and other arrangements with other organization in relation to the promotion, administration and use of our respective products and services. For more information on our services, please contact us.

**By signing our privacy policy you are giving Aitken Consultancy Pty Ltd permission to hold your file for a period of upto 5 years.**

### **How we use and disclose personal information**

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonable expect (except with your consent).

We have a duty to maintain the confidentiality of our clients' affairs, including personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or compelled by law.

We usually disclose personal information to third parties who assist us or are involved in the provision of our services. For example, in arranging and managing your lending needs, we may provide information to lending institutions such as banks, originators, mortgage managers, private funders, our advisors, such as, our lawyers and accountants, and others involved in the process of lending applications. We also provide it to purchasers of our business and related companies.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date, whenever we collect, use or disclose it. If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

### **What we expect of you and third parties we deal with.**

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above. If you have not done either of these things, you must tell us before you provide the relevant information. If we give you personal information, you and your representatives must only use it for the purposes we agreed to:

Were relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using disclosing and handling personal information on our behalf. You must also ensure that your agents, employees and contractors meet the above requirements.

### **Security of your personal information.**

We endeavor to protect any personal information that we hold from misuse and loss, and to protect it from unauthorized access, medication and disclosure.

### **Transfer of information overseas.**

We may transfer your personal information overseas where it is necessary to provide our service. For example, we sometimes use the internet to collect and process information. In most cases, we only do this with your consent.

### **Opting out.**

If we send you any information about services or products, or you do not want, us to disclose your personal information to any other organization (including related bodies corporate) you can opt out by contacting our office by telephone, fax e-mail or mail.

**How to contact us**

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy., contact our Privacy Officer during business hours on

Telephone: 07 55 04 69 14

Facsimile 07 55 10 99 77

E-mail: [jane@aitkenconsultancy.com](mailto:jane@aitkenconsultancy.com)

Mail: PO box 9124, GCMC, Bundall QLD 4217

We will respond to your query or complaint as soon as possible and will try to resolve any complaint within 14 working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. Any unresolved complaints should be referred to the Privacy Commissioner.

**Companies that we may disclose information to:**

Multisurance Brokers Australia Pty Ltd, Registered General Insurance Brokers

Professional Investment Services Pty Ltd , Licensed Dealer in Securities and Registered Life Broker

Banks and or other lending institutions

Your nominated solicitor, conveyor, real estate agent and /or developers