

# Privacy Policy

Build Start Finance Pty Ltd ACN 679 373 454 and its related entities are committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information.

We have adopted the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act). The APPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information.

A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australian Information Commissioner at <https://www.oaic.gov.au/>.

Additionally, we are required to comply with more specific privacy legislation in some circumstances, such as:

- the Do Not Call Register Act; and
- the Spam Act.

We are generally exempt from the Privacy Act when we collect and handle employee records, and this Privacy Policy does not apply to that information.

## What is Personal Information and why do we collect it?

Personal information means information or an opinion, whether true or not and whether recorded in a material form or not, about an individual who is identified or reasonably identifiable. Examples of Personal Information we collect includes names, addresses, email addresses, phone and facsimile numbers.

This Personal Information is obtained in many ways including in person, online, interviews, correspondence, by telephone and facsimile, by email, via our website, from your website (if applicable), from media and publications, from other publicly available sources, from cookies and from third parties. We don't guarantee website links or policy of authorised third parties.

We collect your Personal Information for the following purposes:

- providing our services to you;
- providing your Personal Information to our partnered brokers, so that they can liaise with you, and assist you with any application for a loan;
- providing information to our clients;
- marketing;

- maintain cyber security;
- send you information if you are on our mailing list;
- obtain goods and services;
- perform research and statistical analysis;
- protect the security of our offices, staff, clients and the property held on our premises;
- answer queries and resolve complaints;
- recruit staff and contractors; and
- understand, manage and develop our relationship with you.

We may also collect, hold, use and disclose personal information for other purposes explained at the time of collection or which are:

- required or authorised by or under law (including, without limitation, privacy legislation); or
- for which you have provided your consent.

We may also use your Personal Information for secondary purposes closely related to the purposes listed above, in circumstances where you would reasonably expect such use or disclosure. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing.

When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

## **Sensitive Information**

Sensitive information is defined in the Privacy Act to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

Sensitive information will be used by us only:

- for the primary purpose for which it was obtained
- for a secondary purpose that is directly related to the primary purpose
- with your consent; or
- where required or authorised by law.

## Third Parties

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances, we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

## Disclosure of Personal Information

Your Personal Information may be disclosed in a number of circumstances including the following:

- third parties where you consent to the use or disclosure;
- our employees, contractors, and/or related entities;
- our partnered brokers;
- our related bodies corporate;
- credit reporting bodies and credit providers;
- government regulators;
- investigators;
- referees whose details are provided to us by job applicants;
- our contracted service providers;
- our agents, suppliers, contractors and sub-contractors;
- information and communication technology providers;
- data storage and archive service providers;
- printers and mail houses;
- function and event organisers;
- marketing and communications agencies;
- research and statistical analysis providers;
- delivery and shipping providers;
- business advisers (such as recruitment advisors, accountants, auditors and lawyers);  
and/or
- where required or authorised by law.

In each case, we may disclose personal information to the service provider and the service provider may in turn provide us with personal information collected from you in the course of providing the relevant products or services.

## **Partnered Brokers**

Upon your request, we will share your personal information with our partnered brokers, who may then reach out to assist you in arranging loan finance. Please note that we may receive a fee or commission from our partnered brokers for referring you to them, especially if you are successful in obtaining loan finance through their services.

## **Cookies**

We use "cookies" to collect information about you and your activity across our site. A cookie is a small piece of data that our website stores on your computer, and accesses each time you visit, so we can understand how you use our site. This helps us serve you content based on preferences you have specified.

## **Security of Personal Information**

Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure.

When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information. However, most of the Personal Information is or will be stored in client files which will be kept by us for a minimum of 7 years.

## **Access to your Personal Information**

You may access the Personal Information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact us in writing.

We will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information.

In order to protect your Personal Information we may require identification from you before releasing the requested information.

## **Maintaining the Quality of your Personal Information**

It is an important to us that your Personal Information is up to date. We will take reasonable steps to make sure that your Personal Information is accurate, complete and up-to-date. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

## **Website security**

While we strive to protect the personal information and privacy of users of our websites, we cannot guarantee the security of any information that you disclose online, and you disclose that information at your own risk. If you are concerned about sending your information over the internet, you can contact us by telephone or post (details under heading 10 below).

## **Third party websites**

Links to third party websites that are not operated or controlled by us are provided for your convenience. We are not responsible for the privacy or security practices of those websites, which are not covered by this Privacy Policy. Third party websites should have their own privacy and security policies, which we encourage you to read before supplying any personal information to them.

## **Policy Updates**

At our discretion, we may change our privacy policy to reflect updates to our business processes, current acceptable practices, or legislative or regulatory changes. If we decide to change this privacy policy, we will post the changes here at the same link by which you are accessing this privacy policy.

## **Privacy Policy Complaints and Enquiries**

If you have any queries or complaints about our Privacy Policy please contact us at:

- Level 3, 37 Dalmore Drive, Scoresby VIC 3179
- [info@buildstartfinance.com.au](mailto:info@buildstartfinance.com.au)
- 1800 897 876