

# Privacy Policy

## Introduction

Stanley Finance is sensitive to privacy issues and treats the ongoing trust of our clients seriously. Our policy is to respect the confidentiality of information and the privacy of individuals. We are bound by the National Privacy Principles contained in the Commonwealth Privacy Act 1988 (including the Australian Privacy Principles (AAP) reform 2014).

Our Privacy Policy is designed to provide general information about how we collect, store, use and disclose personal information. We understand the information provided to us is private and personal.

## Our Commitment

Stanley Finance seeks to provide the best possible services to its clients and is committed to safeguarding their personal privacy. We recognise that our clients have a right to control how their personal information is collected and used. We understand that providing personal information is an act of trust and we take that seriously.

## Personal Information

Personal Information means any details about an individual, from which their identity is apparent or can be uncovered. Due to the nature of the products and services provided by Stanley Finance, government laws and regulations require us to ask for a range of personal information. The type of personal information we may collect includes (but is not limited to) name, address, date of birth, contact details, occupation, income and expenses, assets and liabilities, account details, credit history, tax and financial statements and employment details.

All personal information is collected to enable Stanley Finance to assist clients in preparing their loan or lease application and in locating a suitable lender or lessor.

If a client chooses not to provide the information we need to fulfill their request for a specific product or service, we may not be able to provide them with the requested product or service.

It is important to our relationship that the personal information we hold about our clients is accurate and up to date. During the course of our relationship with a client we will ask them to inform us if any personal information has changed. We will generally rely on our clients to assist us in maintaining accurate and complete records.

## Collection of Personal Information

Stanley Finance obtains most of the information directly from our clients through application or other forms, and from maintaining records of information provided. We may seek our clients consent to obtain information from other sources, such as accountants or other professionals that act on our clients' behalf. We may ask for other information voluntarily from time to time to enable us to improve our service or consider our clients wider needs.

"Sensitive information" is a subcategory of personal information which includes information about health. We may be required to collect sensitive information about a client's health in certain circumstances. We will only collect sensitive information about an individual with their consent.

## Use/Disclosure of Personal Information

We use our clients' personal information to provide our services to them, to fulfil administrative functions associated with providing credit facilities and protecting their financial position. We will only disclose personal information about a client to an organisation involved with providing credit to our clients, or other associates or contractors, including for example, referrers, printing houses, mail houses, lawyers, accountants or people considering acquiring or taking an interest in our business or our assets.

Stanley Finance will not sell, rent or trade your information or disclose your personal information to third parties outside Australia.

## Direct Marketing

From time to time we may contact our clients by phone, email, mail or social media in order to send a copy of our newsletter or provide information about:

- a current application,
- special offers or products that may be of interest,

- changes to our business,
- new products or services being offered by us or any company we are associated with.

If clients do not wish to receive marketing information, they may at any time decline to receive such information by advising us in person, by phone or in writing or email. We will take all reasonable steps to meet such requests at the earliest opportunity.

## Online Privacy

Stanley Finance's website uses cookies to collect some non-personal and non-identifiable information, such as the number of visitors to our site and the pages viewed. By gathering this information we learn how to best tailor our website to our visitors. You may elect not to accept cookies on your browser.

We will only collect personal information about you when you knowingly provide it to us, i.e. when you complete an online form (e.g. contact or application form) or send us an email. We will record your email address if you send us an email.

Stanley Finance maintains industry standard technology and procedures in respect to its information management and provision of online services, virus protection and fire wall settings. If a client submits personal information over the internet to Stanley Finance using one of our online forms or client portal then we take all necessary precautions to ensure the security of that personal information transmission. Whilst we take all necessary precautions to ensure online security, no warranty is given that the material on our website is free of infection by computer viruses or other contamination or will be incapable of third party interception.

Stanley Finance's website may contain links to other websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles Act.

## Storing Personal Information

Safeguarding the privacy of our clients' information is important to us. We will store all personal information in a secure environment and will take reasonable steps to protect any personal information from misuse, loss, unauthorised access, modification or disclosure.

When the information is no longer needed for any purpose for which it was collected, it will be destroyed or permanently de-identified.

## Access to Personal Information

The information we hold about our clients is theirs to access and correct. Clients may request access to any of the personal information we hold about them at any time. We will provide them with access to the personal information we hold about them in a timely manner.

## Complaints

Any complaints about our handling, use or disclosure of personal information should be made in writing (including email) to:

Bertie Stanley  
PO Box 974 Mudgee NSW 2850  
[borrow@stanleyfinance.com.au](mailto:borrow@stanleyfinance.com.au)

Stanley Finance will investigate all complaints in a timely manner according to our Dispute Resolution and Complaints Handling Policy.

## Policy Updates

Stanley Finance reviews its policies and procedures to keep up to date with changes in the law, technology and market practice. As a result, we may update and change this Privacy Policy from time to time.