

Privacy and Complaints Policies

Privacy Policy

This Privacy Policy has been published to provide a clear and concise outline of how and when personal information is collected, disclosed, used, stored and otherwise handled by Lawrence Loans Pty Ltd ABN 75 601 901 302 and its related entities ('the Group'). The Policy relates to personal information collected by any means and by any technology.

By using the Group's website, products or services, you consent to the Group using your personal information as set out in this Privacy Policy.

The Group treats the handling of your personal information very seriously. To that end, it has systems and procedures in place to protect your privacy in relation to the handling of your personal information.

The Group's objective is to handle information responsibly and provide you with some control over the way information about you is handled and stored.

Our Commitment to Protect Your Privacy

We recognise that any personal information we collect about you will only be used for the purposes we have collected it or as allowed under the law. It is important to us that you are confident that any information we hold about you will be treated in a way which ensures protection of that information.

Our commitment in respect of your information is to abide by the Australian Privacy Principles, as set out in the Privacy Act 1988 (Cth) and other relevant law.

Personal Information

When we refer to personal information we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you will also include credit information.

Credit information is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

The kinds of personal information we collect about you includes your name, date of birth, address, occupation, and any other information we made need to identify you.

If you are applying for finance we may also collect the ages and number of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses.

Why We Collect Your Personal Information

We collect personal information for the purposes of assessing your application for finance and managing that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

To enable us to maintain a business relationship with you, we will disclose your personal information to other organisations that provide products or services used by us.

How Do We Collect Your Personal Information?

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from other financial institutions, your employer, accountant, real estate agent and lawyer.

Website

As well as collecting information such as contact and address details, our website also records traffic statistics such as the number of visitors to our site, the date and the time of the visits, the numbers of pages viewed, etc. These details are primarily used for optimising our site and its performance. Any details recorded are anonymous and we cannot link your identity to these statistics.

Do We Disclose Your Personal Information?

We may disclose your personal information:

To prospective financiers or other intermediaries in relation to your finance requirements;
to other organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services;
To companies that provide infrastructure systems to us;
To anybody who represents you, such as financial institutions, real estate agents, lawyers and accountants;
To anyone, where you have provided us consent;
Where we are required to do so by law, such as under the Anti-Money or Laundering and Courter Terrorism Financing Act 2006 (Cth); or
To your employer, referees or identity verification services.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

(a) the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or

(b) you have consented to us making the disclosure.

Direct Marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us.

If you do not wish to receive marketing information, you may at any time decline to receive such information by emailing us at loans@lawrenceloans.com.au. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating Your Personal Information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed. If you wish to make any changes to your personal information, please contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

Access and Correction to Your Personal Information

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time. We may charge a fee for our costs of retrieving and supplying the information to you, depending on its location and volume.

Depending on the type of request that you make we will usually respond to you within 14 days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious. An explanation will be provided to you if we deny you access to the personal information we hold about you.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the information. At the time of the request, otherwise, we will provide an initial response to you within 7 days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days. If we refuse to correct personal information we will provide you with our reasons.

Using Government Identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will never use a government identifier in order to identify you.

Business Without Identifying You

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates.

Sensitive Information

Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health. At this time we do not collect any sensitive information.

How Safe and Secure is Your Personal Information that We Hold?

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and / or electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Complaints

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix the problem. We will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction.

To assist us in helping you:

1. Gather all supporting documents about your complaint. Then think about the questions you want answered and decide what you want us to do.
2. Next, contact our Dispute Resolution Officer and explain the problem. You can contact us by phone, fax, mail or email. We would prefer your complaint was reduced to writing so we fully understand your issues.
3. We will then review the situation and if possible resolve it straight away. Letting us know about the problem is often all that's required to resolve most issues.

Address: Ground Floor,
15 Ogilvie Road, Mt Pleasant
T: + 61 8 9433 3288
Email: david@lawrenceloans.com.au

We will acknowledge your complaint within 7 days. We will provide you with a decision on your complaint within 30 days.

Where we are unable to resolve your complaint or 45 days have elapsed, you may contact the Credit and Investments Ombudsman Service ('CIO').

Lawrence Loans is a member of CIO and their services are available free of charge at:

Address: PO Box A252, Sydney South NSW 1235

T: 1800 138 422

W: www.cio.org.au

If you believe the Group has not adequately dealt with your complaint and you are not satisfied with IO, you may also complain to the Officer of the Australian Information Commissioner (OAIC) whose contact details are as follows:

Address: GPO Box 5218, Sydney NSW 2001

T: 1300 363 992

Email: enquiries@oaic.gov.au

Links to Other Websites

When you access a link from the Group website to the website of a third party, those sites are not subject to the Group's Privacy Policy. Those third parties are responsible for informing you of their own privacy standards.

Privacy Officer's Contact Details

You may request further information about the way we manage your personal information by contacting us. Please address all written correspondence to:

Address: Privacy Officer

Ground Floor, 15 Ogilvie Rd, Mt Pleasant WA 6153

T: + 61 8 9433 3288

Email: david@lawrenceloans.com.au

Changes to Our Privacy Policy

We may, without notice, amend this Policy from time to time for any reason and will update the Policy accordingly. We ask that you visit our website periodically in order to remain up to date with such changes. We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices. As a consequence we may change this privacy policy from time to time or as the need arises.

You may request a copy of this Privacy Policy in an alternative form.