



PRIVACY POLICY

Contents

- Collection and use of your information 3
- Types of information we may access 3
- Services without your personal information 3
- Disclosure of personal information..... 3
- Access and alterations to your personal information..... 4
- Marketing 4
- Security of your personal information 4
- Feedback on the handling of your personal information..... 4
- Complaints 5
 - Step 1 5
 - Step 2 5
 - Step 3 5

Collection and use of your information

Damian Fulton Mortgage Broking will only collect the necessary information required to provide the credit assistance you have requested. Additionally, we may use this information for related services, such as follow-up calls to further assist you.

Typically, we will gather this information directly from you, whether in person, over the phone, or through digital channels.

Types of information we may access

Damian Fulton Mortgage Broking will generally seek 'personal information' and 'financial information' about you. Personal information refers to any details that can reasonably identify you. This may include your name, date of birth, address, account details, occupation, and any other information necessary for identification.

Financial information is the data we use to evaluate your suitability for a credit product or to assist you in applying for one. This includes details of any outstanding finance, your loan repayment history, and information about your employment, income, and expenses.

In certain circumstances, we may need to collect 'sensitive information' (such as health information) on behalf of the lender while providing you with credit assistance.

Services without your personal information

Generally, we will need to identify you to help you find a product that meets your needs. However, where it is lawful and practicable, we will allow you to fully conduct business with us without providing your personal information, such as when making general inquiries about promotional offers.

By providing your information to us, we take this as confirmation that you consent to your information being used in accordance with our privacy policy

Disclosure of personal information

Damian Fulton Mortgage Broking will never unnecessarily share your personal or business information with any third party unless required by law. However, to assist you, we may need to provide your personal information to certain organizations. If your information is not provided, we may be unable to assist you. The types of organizations include:

- Lenders
- Other Australian Credit Licensees
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors. Some of these organisations may be overseas.

Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Damian Fulton

Email: damian@fultonbroking.com.au

Information that is easily accessible will be provided to you free of charge. However, accessing more difficult-to-retrieve information may incur a fee. You can also contact us for more detailed information on how we collect, handle, and secure your personal information.

Marketing

From time to time, Damian Fulton Mortgage Broking may contact you with information about products from us or our industry affiliates that we believe may interest you. To opt out of receiving such information, please let us know by contacting us directly using the office details provided above.

Security of your personal information

Damian Fulton Mortgage Broking takes reasonable steps to ensure the security of your personal or company information from unauthorized access, theft, or modification.

In the extremely unlikely event that Damian Fulton Mortgage Broking suspects a data breach that may cause you serious harm, we will take all reasonable steps to assess whether your data has been accessed or lost, and whether this could cause you serious harm. This assessment will always be completed promptly and within 30 days.

If Damian Fulton Mortgage Broking finds that there has been a data breach that has the potential to cause you serious harm, this will be reported to the Office of the Information Commissioner and you directly.

Feedback on the handling of your personal information

If you are unsatisfied with how Damian Fulton Mortgage Broking has handled your personal information, please contact us using the details provided above. We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction, you should contact the Office of the Australian Information Commissioner at:

Phone: 1300 363 992

Website: www.oaic.gov.au/contact-us

Mail: GPO Box 5288
SYDNEY NSW 2001.

You can learn more about the Privacy Act and your rights at www.oaic.gov.au

Complaints

Irrespective of our status as a credit representative, our reputation is built on matching the appropriate product(s) to the individual's requirements. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where applicants may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Damian Fulton Mortgage Broking first and express your concerns.

Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with Damian Fulton Mortgage Broking, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

David Ham
Phone: 1800 180 800
Email: davidham@mortgageaustralia.com.au
In Writing: 11 Gamin Vista, Aveley WA 6069.

Note: In some instances, your broker may also serve as the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately. By utilizing our internal complaints process, we aim to help you resolve your complaint quickly and fairly. The maximum timeframe to provide a written response to you is 45 days, although in pursuit of best practice and our organization's reputation, we strive to resolve these issues much sooner.

Step 3

Although we endeavor to resolve a customer's concern in the most considerate and direct manner, if you remain dissatisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

You may take the matter free of charge to our External Disputes Resolution Scheme, but if our internal process is still in progress, it may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority which can be contacted via:

Phone: 1800 931 678
Website: www.afca.org.au
Mail: GPO Box 3, Melbourne, VIC 3001