

## PRIVACY POLICY

### 1. OUR COMMITMENT TO PROTECT YOUR PRIVACY

1.1 At Thane Group we understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information that you may provide to us.

1.2 Our commitment in respect of personal information is to abide by the National Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

1.3 It is important to us that you are confident that any personal information we collect from you, or is received by us about you, will be treated with appropriate respect thereby ensuring protection of your personal information. Accordingly we undertake to ensure that any personal information we may collect about you will only be used for the purposes that are related to your transaction.

### 2. WHO IS THANE GROUP?

2.1 Thane Group is a group of businesses that offer products and services within the finance, property, web design and social media industry. We process and assess information in respect of your transaction, and we provide suitable solutions for your circumstance that may involve third parties. We may also market other related products.

### 3. PERSONAL INFORMATION

3.1 When we refer to **personal information** we mean information from which your identity is apparent. This information may include information or an opinion about you from which your identity can reasonably be ascertained.

### 4. WHY WE COLLECT YOUR PERSONAL INFORMATION

4.1 We collect and receive personal information from our customers or from other business referrers in order to conduct our business, including dealing with your requested transaction. From time to time we may offer other products and services.

4.2 To enable us to maintain a successful business relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. The types of organisations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, valuers, lenders' mortgage insurers, surveyors, accountants, credit reporting agencies, settlement agents and lawyers. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your transaction, or in our business.

### 5. HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

5.1 Where reasonable and practical we will collect your personal information only directly from you.

## 6. TO WHOM WILL WE DISCLOSE YOUR PERSONAL INFORMATION?

6.1 Where possible we will inform you at or before the time of collecting your personal information, the types of organisations to which we may disclose your personal information. Prior to disclosing any of your personal information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) the organisation has a commitment to protecting your personal information at least equal to our commitment; and
- (b) you have consented to us doing so.

6.2 Sometimes we are required or authorised by law to disclose your personal information. Examples of circumstances in which we may disclose your personal information would be to a Court or Tribunal in response to a request or in response to a subpoena or to the Australian Taxation Office.

## 7. DIRECT MARKETING

7.1 From time to time we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with. If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning our office on (08) 9409 2688 or 0437 922 210 or by writing to us at PO Box 1553, Wangara DC, WA 6947.

7.2 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.

## 8. UPDATING YOUR PERSONAL INFORMATION

8.1 It is important to our relationship 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, you may contact us. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

## 9. ACCESS TO YOUR PERSONAL INFORMATION

9.1 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. To access personal information that we hold about you use the contact details set out in 7.1 above. We may charge a fee for our costs in retrieving and supplying the information to you.

## 10. DENIED ACCESS TO PERSONAL INFORMATION

10.1 There may be situations where we are not required to provide you with access to your personal information. An example of such a situation would be where there is an existing or anticipated legal proceeding against you, or if your request is vexatious. If we deny you access to the personal information we hold about you an explanation will be provided to you.

## 11. BUSINESS WITHOUT IDENTIFYING YOU

11.1 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 your personal information. Such a situation would be where you make general inquiries about interest rates or current promotional offers.

11.2 Where sensitive information about you is collected, stored, used or transferred, we will use this information only if you have consented or in the exercise or defense of a legal claim. Sensitive information is information relating to your racial or ethnic origin, political persuasion, memberships of trade or professional associations or trade unions, sexual preferences, criminal record, or health.

## 12. HOW SAFE AND SECURE IS YOUR PERSONAL INFORMATION THAT WE HOLD?

12.1 We will take reasonable steps to protect your personal information by storing it in a secure environment. When the information is no longer needed for any purpose it will be destroyed or permanently de-identified. We will also take reasonable steps to protect your personal information from misuse and loss and any unauthorised access, modification or disclosure.

## 13. FURTHER INFORMATION

13.1 You may request further information about the way we manage your personal information by writing to the address set out in 7.1 above.

## CHANGE IN OUR PRIVACY POLICY

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 practice. As a consequence, we may change this privacy policy from time to time or as the need arises. This privacy last reviewed in July 2024.