

Privacy Statement

ABOUT US ("we, us, our"):

Licensee	Odyssey Financial Pty Ltd ACN 105 907 524
Broker /planning Group	Australian Credit Licence Number 389765 Professional Lenders Association Network of Australia Pty Ltd ("broker group") ACN 086 490 833 Credit Representative Number 392535 Corporate Authorised Representative of CHPW Financial P/L # 466849
Our Contact Details	Phone: 03 9509 1316 Email: info@odysseyfinancial.com.au

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- ³⁵₁₇ we collect information from third parties about a loan or lease in relation to which you seek our services;
- ³⁵₁₇ we can't get hold of you and we rely on public information to update your contact details; or
- ³⁵₁₇ we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

We may use your information for purposes including:

- ³⁵₁₇ giving you credit assistance;
- ³⁵₁₇ giving you information about loan products or related services;
- ³⁵₁₇ considering whether you are eligible for a loan or lease or any related service you requested;
- ³⁵₁₇ assisting you to prepare an application for a lease or a loan;
- ³⁵₁₇ administering services we provide, for example, to answer requests or deal with complaints;
- ³⁵₁₇ administering payments we receive, or any payments we make, relating to your loan or lease;
- ³⁵₁₇ identifying you;
- ³⁵₁₇ telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- ³⁵₁₇ telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- ³⁵₁₇ allowing us to run our business efficiently and perform general administrative tasks;
- ³⁵₁₇ preventing or investigating any fraud or crime or any suspected fraud or crime;
- ³⁵₁₇ as required by law, regulation or codes binding us; and
- ³⁵₁₇ any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible to:

- ³⁵₁₇ assist in finding a loan or lease relevant to your circumstances;
- ³⁵₁₇ verify your identity or protect against fraud; or
- ³⁵₁₇ let you know about products or services that might be suitable for your financial needs.

Sharing Your Information

General

We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees

We may share your information with:

- ³⁵₁₇ your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- ³⁵₁₇ your referees, like your employer, to confirm details about you.

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- ³⁵₁₇ the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- ³⁵₁₇ the Australian Credit Licence holder that authorises us to engage in credit activities;
- ³⁵₁₇ referrers that referred your business to us;
- ³⁵₁₇ financial services suppliers with whom we have arrangements;
- ³⁵₁₇ valuers;
- ³⁵₁₇ lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- ³⁵₁₇ organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- ³⁵₁₇ government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- ³⁵₁₇ guarantors and prospective guarantors of your loan or lease;
- ³⁵₁₇ service providers, agents, contractors and advisers that assist us to conduct our business;
- ³⁵₁₇ any organisation that wishes to take an interest in our business or assets; and
- ³⁵₁₇ any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. [Also, you can read and obtain a copy of that policy at our website address set out above.] Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

Information about other people

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- ³⁵₁₇ we have collected their information to provide those services or for any other purpose set out in this privacy notice;
- ³⁵₁₇ we may exchange this information with other organisations set out in this privacy notice;
- ³⁵₁₇ we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
 - access or request a copy of that privacy policy or this privacy notice; or
 - access the information we hold about that other person,by using our contact details above; and
- ³⁵₁₇ we may not be able to provide those services to you unless we obtain their information.