

Privacy Statement

Introduction

At Stanley Finance (ABN 63 668 958 761 / Australian Credit License 442952), we are committed to protecting your privacy in accordance with the Privacy Act 1988 (including the Australian Privacy Principles (AAP) reform 2014). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

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.

What information to we collect and how do we use it?

At Stanley Finance, we will ask you for personal information when we assist you with your finance. Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We use the information you provide to advise about and assist with your credit needs. We only provide your information to the companies with whom you choose to deal (and their representatives).

We also use your information to send you requested product information and to enable us to manage your ongoing relationship with us (e.g., invoicing, client surveys etc.). We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about promotions, new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post. If you would rather not receive this information, email or write to us.

We may also use your information internally to help us improve our services and help resolve any problems.

“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.

What of you don’t provide some information to us?

If you don’t provide us with full information, we can’t properly advise or assist you with your credit needs.

Storing Personal Information

We strive to maintain the reliability, accuracy, completeness, and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements

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. We ensure that your information is safe by ensuring all data- access points are secured, and computers are password-protected.

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

Disclosure of Personal Information

We do not sell, trade, or rent your personal information to others.

We will only disclose your personal information to an organisation involved with providing credit to our clients, or other associates, including our Aggregator (Connective Credit Services Pty Ltd), loan processors (Home Loan Experts Pty Ltd), or contractors (e.g., to handle mailings on our behalf), or to other companies in the event of a corporate sale, merger, re-organisation, dissolution, or similar event. However, we will do our best to ensure that they protect your information in the same way that we do.

We may also provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

Disclosures to Overseas Recipients

Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the Philippines, India, and Nepal.

The information we obtain from you is used, subject to compliance with Australia’s privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Direct Marketing

From time to time, we will use your contact details to send you direct marketing communications including

offers, updates and newsletters that are relevant to the services we provide. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

You can unsubscribe 'opt-out' by notifying us and we will no longer send information to you.

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.

Access to Personal Information

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

If you wish to access or correct your personal information, please write to Kim Stanley (Privacy Officer) kim@stanleyfinance.com.au.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do not charge for providing access to personal information.

Your Consent

By asking us to assist with your credit needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Complaints

If you do have a complaint, please let us know by email, because if we don't know about it we can't fix it. You may also contact us by mail or email – please make sure you provide as much information as you can.

The Complaints Officer

Kim Stanley
PO Box 974 Mudgee NSW 2850
kim@stanleyfinance.com.au
02 6372 2211

You should explain the details of your complaint as clearly as you can. You must do this in writing. When we receive a complaint, we will attempt to resolve it promptly.

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

Policy Review

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.

Date of last review: 10 May 2022