

Australian Credit License No. 498481 ABN: 45 547 068 956

# **Privacy Policy**

## How do we use your information?

In order to arrange finance for you we will ask for the information we need to properly assess your finance needs and capacity to service any finance without undue hardship. Once you have elected to proceed with a recommendation, or directed us how to proceed, then we may provide your information required by the relevant lender to determine whether you are approved and on what terms.

We also retain your information to assist us in providing assistance for your ongoing requirements after any initial loan is put in place.

We may also periodically contact you about special offers, events, or other specific items we think may be of relevance to you. This may be by email or mail depending on your circumstances. If you specifically do not want to receive your notices electronically or would rather we do not send you such periodic information, then please email or write to us using the information in the *Key Information* section above.

We may also use your information internally to improve our services or resolve any problems.

### How do we hold and protect your information?

At MDA we always aim to ensure that the personal information we hold is private and secure. Personal information is kept securely and only for a long as reasonably necessary for the purpose for which it was collected or to comply with any applicable legal, ethical, or document retention requirements.

In the event you cease to be a client of MDA any personal information which we hold about you will be maintained securely for a period of 7 years in order to comply with legislative and professional requirements. After this time it will be destroyed.

## Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others. We may provide your information to others if we are required to do so by law or under unusual circumstances as permitted by the Privacy Act.

## Access to your information?

If you wish to access or correct your personal information please do so in writing.

#### How do we use your information?

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