**Please note\* this page should only have the floating navigation at the top and the footer at the bottom. There should be no splash image or a call to action.**

**Privacy Policy**

We are committed to protecting your privacy in accordance with the Privacy Act 1998 (Privacy Act) and the Australian Privacy Principles (APPs). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

**What we collect**

We only collect personal information that is relevant for the purpose of assisting you to obtain credit and to maintain our business relationship with you. The personal information generally comprises name, address, contact details, date of birth, gender, marital status, occupation, account details and financial information. We may also collect the number and ages of your dependants, the length of time at your current address, your employer’s name and contact details, the length of your employment, proof of earnings and, if you have changed employer in the last few years and details of your previous employment. In accordance with the lending criteria of certain lenders, we may ask for the details of your mother’s maiden name and can also ask for the name, address and phone number of a relative for security purposes. We use this information to assist in making responsible credit decisions. As required by the Privacy Act 1988, we will obtain your consent to collect, use and disclose credit information about you.

**How we collect your information**

If it’s reasonable and practical to do so, we collect personal information directly from you. We may do this through data collection forms, via email, over the telephone, the internet, or in person when you visit our office or when we come to you.

We do not attempt to obtain any personal information from other third parties or sources unless you have provided your consent. If we come into possession of unsolicited personal information, and the information is not contained in a Commonwealth Record or could not have reasonable by obtained ourselves, the information will be destroyed or de-identified.

**Collection of non-identifying information about you from visits to our site(s)**

From time to time, we may collect general, non-personal, statistical information about the use of our Site, such as how many visitors visit a specific page on the Site, how long they stay on that page and which hyperlinks, if any, they “click” on. We collect this information through the use of “cookies” and other tracking technologies, which are discussed in greater detail below. We collect this information in order to determine which areas of the Site are most popular and to enhance the Site for visitors. We may group this information into aggregate visitor data in order to describe the use of the website to our existing or potential business partners, sponsors, advertisers, or other third parties, or in response to a government request. However, please be assured that this aggregate data will in no way personally identify you or any other visitors to the Site.

**Information Collected by Automated Means**

Whenever you use the Site, we, as well as any of our third-party advertisers and/or service providers, may use a variety of technologies that automatically collect information about how the Site is accessed and used (usage Information).

Usage Information may include, in part, browser type, operating system, the page served, the time, how many users visited the Site, and the website you visited immediately before the Site. This statistical data provides us with information about the use of the Site, such as how many visitors visit a specific page on the Site, how long they stay on that page, and which hyperlinks, if any, they “click” on. Usage Information helps us to keep the Site fresh and interesting to our visitors and to tailor content to a visitor’s interests. Usage Information is generally non-identifying, but if we associate it with you as a specific and identifiable person, we treat it as Personal Information.

**Device Identifiers**

In the course of collecting Usage Information we may also collect your IP address, MAC Address or other unique identifier (each a Device Identifier) for the computer, mobile device, Wi-Fi card, or other technology (collectively Device) you use to access the Site. A Device Identifier is a number that is automatically assigned to your Device when you access a web site or its servers. Our computers identify your Device by its Device Identifier. When you visit the Sites, we may view your Device Identifier. We use this information to identify repeat visitors to our Site. We also may use this information to send you targeted advertisements and to enhance the Site. We may associate your Device Identifier with your Personal Information.

The technologies used on the Site, including Device Identifiers, to collect Usage Information may include, without limitation:

**Cookies**

Cookies are data files placed on a Device when it is used to visit the Site. We may use cookies to collect and store certain information about you. We may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer until you delete them).

**Web Beacons**

We may also include web beacons (also known as web bugs, Internet tags, pixel tags, tracking pixels and clear GIFs) with the content and ads that we deliver to you, which we will use to collect information regarding your interaction with our content and ads. A web beacon is a transparent graphic image placed on a web page or in an email, which indicates that a page or email has been viewed or that an email has been forwarded. In addition, a web beacon allows third parties to obtain information such as the IP address of the computer that downloaded the page on which the beacon appears, the URL of the page on which the beacon appears, the time the page containing the beacon was viewed, the type of browser used to view the page, and the information in cookies set by the third party. A web beacon may also tell your browser to get content from another server.

Cookies and web beacons (together Site Cookies) may enable us to track and target the interests of our users to enhance the experience on our Site, track user actions/behaviour on our Site and track the effectiveness of ads.

**How do we use your information?**

We use the information you provide to advise about and assist with your credit needs when you appoint us your agent to obtain your credit information from a credit reporting body on your behalf.

With your authorised consent, as per our Privacy Disclosure Statement and Consent form, we may exchange the information with the following types of entities, some of which may be located overseas:

* Persons who provide finance or other products to you, or to whom an application has been made for those products.
* Financial consultants, accountants, lawyers, insurance brokers, sales agents, property managers and advisers.
* Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services.
* Any person where we are required by law to do so.
* Any of our associates, related entities or contractors.
* Your referees, such as your employer, to verify information you have provided.
* Any person considering acquiring an interest in our business or assets.
* Any organisation providing online verification of your identity.

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.

**Use of your information from Site visits**

We will use your information to respond to you regarding the reason you contacted us. We will also use your information as follows:

**Registration:** A user may need to first complete a registration form in order to use the Site. During registration, a user is required to give certain information (such as name and email address). This information is used to contact you about the products/services on our Site in which you have expressed interest. At your option, you may also provide demographic information (such as gender or age) about yourself, but it is not required.

**Orders:** We may request information from you on our order form. To buy from us, you must provide contact information (like name and shipping address) and financial information (like credit card number, expiration date). This information is used for billing purposes and to fill your orders. If we have trouble processing an order, we will use this contact information to contact you.

**Surveys and contests:** From time-to-time, our Site may request information via surveys or contests. Participation in these surveys or contests is completely voluntary and you may choose whether or not to participate and therefore disclose this information. Information requested may include contact information (such as name and shipping address), and demographic information (such as zip code, age level). Contact information will be used to notify the winners and award prizes. Survey information will be used for purposes of monitoring or improving the use and satisfaction of this Site.

**Customer Service:** Unless you ask us not to, we may contact you via email in the future to tell you about specials, new products or services, or changes to this Policy.

**Chat:** Our Site may use chat functionality to enable direct communication with you through our Site. We will primarily use such information to assess your needs and to gain your contact information so that we may contact you to further discuss our products and/or services.

**What if 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 or other services we provide.

**How we protect your information**

We are committed to keeping the personal information you provide to us secure. We will use up-to-date techniques and processes, which meet current industry standards, to protect your personal information from misuse, loss and unauthorised access, modification or disclosure

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 destroy or permanently de-identify your personal information that is no longer needed.

**How we hold and store your information**

We hold and store personal information in the following manner;

1. Hard copies of sensitive personal and/or financial information are locked in a storage system within in a secure office while you have an active finance application. This is held away from any public thoroughfares within the office
2. Personal information and non-sensitive information in stored electronically

**Information disclosure**

We do not sell, trade, or rent your personal information to other businesses or organisations. We provide your information to institutions (and their representatives) who are directly involved in the providing assistance with your application for credit. We also pass on your information internally and to institutions (and their representatives) of associates, related entities, alliance partners or contractors for the exclusive purpose of providing products and services that you have requested.

We may need to provide your information to our credit licensee e.g. for administration and supervision activities, contractors who supply services to us e.g. to handle mailings on our behalf, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. Those organisations must also adhere to the Australian Privacy Principles and therefore, the integrity of your data should not be compromised.

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.

**Keeping information up to date**

We take reasonable steps to maintain the reliability, accuracy, completeness and currency of the personal information that is collected, used and disclosed by us. We encourage you to help us by informing us when you change your contact details (such as your phone number or address).

**How can you check, update or change the information we are holding?**

Upon receipt of your written request and validation of your identity, 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;

Alex Anderson

Privacy Officer

E: info@chessworkgroup.com.au

P: 1300 295 138

M: 0412 553 277

A: Unit 1, 283 Newcastle St, Northbridge WA 6003

W: www.chessworkgroup.com.au

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

If you are not satisfied with how we manage your personal information

We are committed to maintaining the standards set out in this policy. However, if you feel there has been an issue with the management of your personal information, please let us know so we can deal with your complaint appropriately. Please contact our Privacy Officer in the first instance to ensure your complaint is dealt with fairly. The maximum timeframe you should expect from us in dealing with your compliant is 30 days.

If you have any concerns or complaints, please contact:

Alex Anderson

Privacy Officer

E: info@chessworkgroup.com.au

P: 1300 295 138

M: 0412 553 277

A: Unit 1, 283 Newcastle St, Northbridge WA 6003

W: www.chessworkgroup.com.au

**If you are still not satisfied**

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. Although we try hard to resolve your concern in the most considerate and direct manner, if you are not completely satisfied, you still have other avenues available to address your complaint. Your complaint can then be managed impartially through and external, independent body.

The Credit and Investments Ombudsman (CIO) can consider most privacy complaints involving finance brokers and the services they provide. The Ombudsman may elect to forward the complaint to another, similar, dispute resolution scheme if they believe the complaint would be better assessed by such a scheme

**The external body contacts details**

The Credit and Investments Ombudsman (CIO)

P: 1800 138 422

M: PO Box A252

Sydney South NSW 1235

W: www.cio.org.au

You may also contact The Office of the Australian Information Commissioner (OAIC). The Commissioners department can be contacted on the privacy hotline: **1300 363 992**. Alternatively, you can visit their web address to complete an online complaint www.oaic.gov.au