



Privacy Policy

Who is Farmscape Finance?

Farmscape Finance is an organisation that offers financial products and services within the finance industry. We process and assess information in respect of loan applications. We locate funders suitable to provide loans to you. We also market other products.

Our commitment to protect your privacy.

Farmscape Finance seeks to provide the best possible service to its customers by providing the best possible range of financial products and services.

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.

We recognise that any personal information we collect about you will only be used for the purposes indicated in our policy. It is important to us that you are confident that any personal information we collect from you or is received by us will be treated with appropriate respect ensuring protection of your personal information.

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 1988

What information do we collect?

We collect personal information. Personal information means any information or opinion about you as an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, and whether the information or opinion is recorded in a material form or not. For example, identity and contact details, marital status, and financial information.

We may also collect sensitive information for specific purposes. For example, information relating to your health, to enable the credit provider to assess an application you make for mortgage protection insurance and calculate any premiums. If we need this type of information, we will ask for your consent. Sensitive information is a sub-set of personal information.



How do we collect your personal information?

We will always aim to collect your personal information directly from you. If for some good reason, we are unable to do so, we may involve another organisation. For example, we may need to request a credit report from a credit reporting body when you apply for a credit facility. Before doing so or prior to collecting the information we need, we will inform you of the type of organisations we intend to disclose your personal information to. We may also collect your personal information through third parties who undertake the collection on our behalf.

Why do we collect your personal information?

We collect, use, hold and exchange your personal information so that we can:

- Submit your application for credit.
- Identify and tell you via direct marketing communications about other products or services offered by us or a third

party that may interest you (unless you tell us not to)

- Administer our customer relationships.
- For internal purposes, including for reporting and analytical purposes.
- Meet our legal and regulatory reporting obligations.
- Establish a customer marketing program.
- Any other purpose related to the above

Direct Marketing

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 contacting our Business Manager by telephoning **08 8562 2707**, by writing to us at **Shop 3/7 Gawler St Nuriootpa SA 5355** or email **admin@farmscapefinance.com.au** 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.



How we hold your personal information

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

To whom will we disclose your personal information?

Where possible, we will inform you, at or before the time of collecting your personal information, the types of organisations that we intend to disclose your personal information to.

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.

Sometimes we are required or authorised by law to disclose your personal information.

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. We will not disclose your personal information to overseas entities.

Correction of your personal information

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 will 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.

Access to your personal information

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 specified above. We may charge a fee for our costs in retrieving and supplying the information to you.



If you have a privacy complaint

At Farmscape Finance, we value our customers. We will always aim to be fair and responsive. If you have a complaint, including a complaint about Farmscape Finance' compliance with the APPs, you have the right to expect that we will handle it in a friendly and professional way. When we receive a complaint, we look on it as valuable feedback that may help us to improve the service, we offer to ensure your needs are met in a satisfactory and appropriate manner.

If you wish to make a complaint about the handling, use or disclosure of your personal information, or about Farmscape Finance' compliance with the APPs, just write to us at the following address:

Shop 3/7 Gawler St Nuriootpa SA 5355 or email admin@farmscapefinance.com.au

If you are still not satisfied with the outcome, you have the option at any time to contact our external dispute resolution service Australian Financial Complaints Authority at www.afca.org.au or phoning 1800 931 678 (free call). Our membership number is 84824.

Further information

You may request further information about the way we manage your personal information by writing or emailing to the above address.