



PRIVACY POLICY

What information does Resolute Finance hold?

We keep a record of information that identifies you, such as your name and address and other information provided by you and people nominated by you;

This personal information is collected from you for the purpose of assisting in:

- completion and assessment of your loan application,
- completion and assessment of your loan transaction history,
- communication
- internal administration

We do not actively seek to collect sensitive information unless it is necessary for business purposes. If we do have to collect sensitive information, we will do so in accordance with the National Privacy Principles.

How Resolute Finance may collect information from its website

We collect and hold information about you when you:

- complete an online contact form;
- provide us with your email address; or
- access and use our services through our website.

We also collect some statistical information about visitors, from our website (for example, the number of visitors, pages viewed, time online). Some of this statistical information is collected by using cookies, but none of the statistical information we collect allows us to identify a visitor. We use this information to evaluate our website performance and continually improve our services.

Other than statistical information, we do not collect any information about you through our website unless you provide the information to us.

How Resolute Finance generally collects your information

Generally, we only collect personal information about you from you and only with your consent. For example, you may authorise us to collect information from a third party, like your employer to confirm your income details. We may also collect information from publicly available sources such as company registers or land title registries.

What rights does Resolute Finance have to disclose personal information?

Usually we must get your consent before we tell anyone about you, or your credit information. You can give us your consent expressly or it may be implied by your conduct.

Sometimes the law requires us to give out information about you. For example giving your details to a court if we are ordered to do so under a subpoena.

How Resolute Finance manages the security of your information

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure.

We use secure methods to destroy or de-identify any personal information as soon as the law permits, provided the information is no longer needed by us for any purpose.

Changes to our Privacy Policy

We may amend this policy from time to time. Not all changes to our privacy policy will require your consent, for example where our office security procedures are changed. We will notify you of any change to our information handling policy that requires your consent before being implemented.

What are your rights?

You need not give us any of the personal information about you or any other person which may be requested in our communications with you. However, without that information, we may not be able to assist with your request or provide you with an appropriate level of service.

Access to your information

You can request access at any time to personal information we hold about you. We will process your request within a reasonable time, usually 7 days for a straightforward request. More time may be needed, depending on the nature of the request.

There is no cost for requesting access to your information, however we may charge you reasonable out of pocket expenses for processing your request.

Sometimes we are not required to provide you with access - for example, if the law says we can deny access. If we refuse you access to your personal information, we will tell you the reason why.

Correction of information

We try to ensure that all information we hold about you which we collect, use or disclose is accurate, complete and up to date. You must promptly notify us if there are any changes to your personal information.

You may ask us at any time to correct personal information held by us about you, which you believe is incorrect or out of date. We will deal with your request within a reasonable time.

If we disagree as to the accuracy of the information, you may request that we attach a statement to that information noting that you consider it is not accurate, complete or up to date.

If there is anything you would like to discuss, please contact us

Complaints

We are committed to establishing and maintaining the highest standard of internal dispute resolution ('IDR') procedures as required by the MFAA's Code of Practice and ASIC Regulatory Guide 165. We are a member of an External Dispute Resolution Scheme managed by Credit Ombudsman Service Limited ('COSL'). Our Membership Number is M0024951.

Who can make use of these IDR procedures?

Every Client of Resolute Finance may make use of these IDR Procedures and when such a Client does so, we must comply with them. We will not charge any fee in respect of a Client's complaint pursuant to these rules.

Commitment to IDR procedures

We must appoint a Complaints contact Person who must be:

- a) A director or other officer or senior employee of a Member that is a corporation.
- b) The Member or a senior employee of the Member in any other case.
- c) Has sufficient experience in relation to the business and products of Resolute Finance so as to adequately understand the Client's complaints.
- d) Has written authority from Resolute Finance to make decisions about the Client's complaint which are binding.

Method of making a complaint

A Client's complaint needs to be presented to us by any reasonable means for example by letter, telephone, email or in person.

Timelines

We must provide a written acknowledgement of receipt of a Client's complaint promptly, unless the client's complaint is resolved in the meantime.

We must ensure that a substantive response is given to a Client's complaint as soon as possible, but within five (5) working days after receipt of the Client's complaint.

If we cannot respond to the Client's complaint within five (5) working days, we must inform the client of the delay and of the Client's rights to refer the complaints to the Credit Ombudsman Service Limited ('COSL')

We will have substantially responded to a Client's complaint if we:

- a) Accept the complaint and, if appropriate, offers redress.
- b) Offer redress without accepting the complaint.
- c) Reject the complaint.

Written response to the client

We must give a written response to a Client's complaint and must give reasons for reaching a particular decision on the complaint that adequately address the issues that were raised in the Client's complaint.

Data Collection

If we are the subject of a client complaint, we must keep such data concerning the Client's complaint in such form and manner which will enable analysis according to:

- a) type of complaint
- b) subject of complaint
- c) outcome of the complaint
- d) timeliness of response

To enable us to identify any systematic recurring problems, we must so far as practicable and relevant, classify complaints according to the particular provision of the MFAA Code of Practice alleged by the client to have been breached.

Subject to legal constraints including constraints as to defamation and privacy, we must make available data collected in respect of Client's complaints to the Australian Securities and Investments Commission.

Review

We will review our Internal Disputes Resolution Procedures periodically, but at least every three (3) years to ensure that our complaints systems are operating in accordance with Regulatory requirements.

Contact Points

The Complaints Contact Person for Resolute Finance is:

ALAN PAVISICH

Office: **08 6380 3040**

Email: **alan@resolutefinance.com.au**

Street: **Level 3, 50 Oxford Close, West Leederville, WA 6007**

If you are not completely satisfied with the resolution of your complaint, you are entitled to lodge your complaint with Credit Ombudsman Service Limited. Contact details for this service are as follows:

CASE MANAGEMENT TEAM

C-/Credit Ombudsman Service

PO Box A252

Sydney South NSW 1235

Office: **1800 138 422**

In this policy, reference to "we/us" means Resolute Finance. If you have any questions, concerns or complaints about our privacy policy or practices or would like more information about our privacy policies or practices, please contact us on 08 6380 3040, 8am - 5pm (WST), Monday to Friday.

