



## PRIVACY POLICY

At CMK Financial Solutions, we want to provide the best possible service across our wide 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. It is important to us that you are confident that any of your personal information entrusted to us is treated with the appropriate degree of privacy.

### **What does "personal information" mean?**

Personal information is any information about you that identifies you or by which your identity can be reasonably determined.

### **Why we collect your personal information**

Collecting your personal information is essential for CMK Financial Solutions to be able to conduct its business of providing financial products and services.

By collecting personal information we:

- Determine your requirements and provide the appropriate product or service.
- Assess your financial product or service needs.
- Identify you and protect you from unauthorized access to your personal information, accounts, or services.
- If we do not collect and make use of your personal information, we are unable to do business with you.

### **How do we collect your personal information?**

Where possible we collect your personal information directly from you. Collection may take place in a number of ways such as when you complete an application form for a product or request a product or service over the telephone or Internet. Sometimes personal information may be collected about you from other sources. An example of where we may receive personal information about you from another source would be a credit reference about you from a credit reporting agency during the course of assessing your application for a loan. However, no matter how your personal information is collected it is dealt with by CMK Financial Solutions in accordance with this Privacy Policy.

### **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 office by telephone 1300 882 910 or by writing to us at PO Box 976 Wynnum QLD 4178. We will not charge you for your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

### **Do we disclose your personal information to anyone?**

CMK Financial Solutions may disclose your personal information in certain circumstances. Where possible, we will inform you at or before the time of collecting your personal information, the types of organizations that we intend to disclose your information to.



Prior to disclosing any of your personal information to another organization, we will take all reasonable steps to:

- Ensure the organisation has a commitment to protecting your personal information at least equal to our commitment; and
- You have consented to us doing so.

Sometimes we are required or authorised by law to disclose your personal information. For example we may disclose your personal information to a Court in response to a subpoena or to the Australian Taxation Office following a direction issued under taxation laws.

### **Can I access the personal information CMK Financial Solutions holds about me?**

We will provide you with access to the personal information we hold about you. 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 will not charge you a fee for our cost in retrieving and supplying the information to you and we will take reasonable steps to meet your request at the earliest possible opportunity.

### **Denied Access to Personal Information.**

There may be situations where we are not required to provide you with access to your personal information. For example, such a situation would be information relating to an existing or anticipated legal proceeding with you, or if your request is vexatious.

An explanation will be provided to you if we deny you access to your personal information we hold.

### **Can we assist you without Identifying you?**

In all cases it is necessary for us to identify you in order to successfully do business with you. However, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us, without providing us with personal information. Such a situation would be where you make general inquiries about interest rates or services available.

Where sensitive information is collected, stored, used or transferred about you, we will only use this information if you have consented or in the exercise or defence of a legal claim. Sensitive information is information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record or health.

### **How Safe is Your Personal Information?**

We will take reasonable steps to protect your personal information by storing it in a secure environment. 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 take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

### **Further Information**

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

### **Change in Our Privacy Policy**

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices. As a consequence we may change this Privacy Policy from time to time or as the need arises

This Privacy Policy was last updated on 17<sup>th</sup> April 2008.