

# Privacy Disclosure Statement

## Collection and use of your information

Kaya Finance and its representatives will only seek to collect necessary information from you to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

In certain circumstances, we may also be required to collect sensitive information (such as health information) on behalf of the lender in the course of giving you credit assistance.

## Disclosure of personal information

Kaya Finance and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Lenders
- Our Licensee
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors

In certain, specific cases our Licensee may contract an external audit service provider to ensure we are meeting our obligations and commitments to you under the *National Consumer Credit Protection Act 2009* and this service provider may disclose your personal information to its team in India. You can be assured that we have full legal access to that overseas service provider as if they were domiciled in Australia, as required by the *Privacy Act 1988*.

## Marketing

From time to time, Kaya Finance may contact you with information about products from either us or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

## Security of your personal information

«Companyname» takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

## Feedback on the handling of your personal information

Should you be unsatisfied in the way Kaya Finance has handled your personal information please contact us. We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Ph: 1300 363 992  
e: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Mail: GPO Box 5218  
SYDNEY NSW 2001.

If you wish to view a copy of our full Privacy Policy, contact us on the details above. You can learn more about the Privacy Act and your rights at [www.privacy.gov.au](http://www.privacy.gov.au)