



## **PRIVACY POLICY**

At BCP Mortgage & Finance Solutions Pty Ltd, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

### **What information do we collect and how do we use it?**

When we arrange finance on your behalf, we ask you for the information we need to advise you about your finance needs and your borrowing capacity. We provide any information that the lenders to whom we apply on your behalf require to enable them to decide whether to lend to you and on what terms.

We also use your information to enable us to manage your ongoing requirements, e.g. refinancing, and our relationship with you, 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 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 on finance matters. If you would rather not receive this information, please email or write to us.

We may also use your information internally to help us improve our services and help resolve any problems.

### **What if you don't provide some information to us?**

We can only fully advise you about your borrowing capacity and the suitability of a loan if we have all relevant information.

### **How do we hold and protect your information?**

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. 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 hold the information we collect from you in both hard and soft copy files.

We ensure that your information is safe by storing our hard copy files in a filing room which is locked upon close of business and in our premises which is alarmed every day. Soft copy files are stored on our network computer drive which is backed up hourly and protected by anti virus and firewall software. If you would like more information on our IT security please contact our IT Manager on 02 4625 7711.

### **Will we disclose the information we collect to anyone?**

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to 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. However, we will do our best to ensure that they protect your information in the same way that we do.

We may 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.

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

Upon receipt of your written request and enough information to allow us to identify the information, 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:

The Privacy Officer  
BCP Mortgage & Finance Solutions  
PO Box 417  
Campbelltown NSW 2570

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

**Your consent**

By asking us to assist with your finance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

**Tell us what you think**

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact:

The Privacy Officer  
BCP Mortgage & Finance Solutions  
PO Box 417  
Campbelltown NSW 2570

P: 02 4625 7711

F: 02 4628 7686

E: [ray@bcpgroupservices.com.au](mailto:ray@bcpgroupservices.com.au)