

Privacy Policy

INTRODUCTION.

The privacy of personal information you provide to us (your personal information) is important to us. The following privacy policy governs the collection and use of your personal information by Australian Pensioner Equity Finance (ACN 002 776 141) its related entities, subsidiaries, employees and the broker that will assist you ("we", "us" or "the Company"). This privacy policy sets out how we intend to respect your rights to privacy in accordance with the National Privacy Principles contained in the Privacy Act 1988. The National Privacy Principles will apply from their introduction on 21 December 2001.

HOW WE COLLECT PERSONAL INFORMATION.

We may collect personal information from you through our call centres and through our brokers when interviewing you or from our website in our online application forms and surveys.

WHAT PERSONAL INFORMATION DO WE COLLECT?

We collect personal information about you to enable us to assess your suitability and eligibility for obtaining a home or commercial loan. The types of personally identifiable information we may collect include your name, address, telephone number, occupation and financial information. When we request your personal information, we will endeavour to specify which information we require for our purposes and which information may be provided at your option. You may choose not to supply any optional information requested by us but our ability to assist you may be restricted.

HOW DO WE USE YOUR PERSONAL INFORMATION?

WE USE YOUR PERSONAL INFORMATION TO ASSIST US IN:

1. Conducting our business, for example, in determining whether you may qualify for a home loan;
2. Completing a transaction to which the provision of that personal information relates, for example, in the completion of loan application forms;
3. To communicate information about our products and services to you;
4. For our internal administrative, marketing, planning, product development and research requirements.

At any time you may opt out of receiving any communications from us (other than as required for the operation of our business). If you wish to opt out of receiving communications from us please either contact your broker or our Privacy Officer whose contact details are set out later in this policy.

DO WE DISCLOSE YOUR PERSONAL INFORMATION TO OTHERS?

We do not sell our client lists to third parties. We will not disclose personal information about you to any person outside the Company except on a confidential basis to our approved panel of lenders, and agents that we may

use in the ordinary operation of our business, such as for data processing, printing or mailing. These third parties are strictly prohibited from using your personal information for any other purpose. We will only disclose to these third parties that information necessary for them to perform their services. Otherwise, we do not disclose personal information unless we are required to do so by law or regulation.

YOUR ACCESS RIGHTS TO THE PERSONAL INFORMATION WE HOLD

At any time, you may ask us to provide you with a list of the personal information we hold about you, and copies of that personal information. We will endeavour to provide you with the data within 30 days of receiving your request. We may charge you a small fee to cover any administrative costs that we may incur in providing personal information to you. If you believe for any reason that we are holding inaccurate or incomplete data about you, you may ask us to correct it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment, then we will add a note to the personal information stating that you disagree with it. Financial information becomes out of date very quickly and so we will update that information if it is required in any future dealings we may have with you. We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

HOW DO WE STORE YOUR PERSONAL INFORMATION?

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or exposure. We require all staff to maintain the confidentiality of customer information. Access to information stored electronically is restricted to employees whose job requires access to the information. Access to our computer systems is restricted through password protection.

CONTACTING US AND FEEDBACK.

You can make any requests relating to your personal information held by us or any complaints regarding treatment of your privacy by contacting:

The Privacy Officer
Australian Pensioner Equity Finance PTY LTD
PO Box 62
Tanilba Bay NSW 2319
Phone: 02 49845 898
Fax: 02 49845 326

Email: privacy@apef.net.au

Web: www.apef.net.au

CHANGES TO THIS PRIVACY POLICY

We may change this privacy policy from time to time to comply with new laws or codes of practice which may be developed. We may also change this policy to include any new products or services we may provide from time to time. This policy was last updated in September 2006.

APEF is a registered trading name of Australian Pensioner Equity Finance Pty Ltd ABN 32 002 776 141

Accredited by Registered Office : 3 Industrial Crs, Lemon Tree Passage, NSW, 2319

SEQUAL

Postal: PO Box 62, Tanilba Bay, NSW, 2319

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MFAA
FULL MEMBER