



MORTGAGE
AND
REFINANCE
SERVICES

MARS Finance® Pty Ltd

ABN: 53 082 081 785

3A Grange Road, Toorak, VIC., 3142
Phone: +61 3 9017 6600 Mobile: +61 417 212 200
Email: tbaxter@marsfinance.com Website: www.marsfinance.com

Privacy Policy

Australian Credit Licence
#395838

MARS Finance® Privacy Policy

Privacy Policy Summary

The purposes of our Private Policy apart from forming part of our Australian Credit Licence (ACL) is to provide you with how we collect, use, disclose, hold and protect your personal information in assisting, assessing and providing these requirements that form part of your credit application which may include other associated products authorised by you and may include obtaining, verifying or providing your information only to a third party that may be directly involved in your credit application request for example; verification from your employer or involve a credit reporting body such as Veda.

We do not use, disclose or provide your sensitive personal information to any other third party that is not involved in your credit application process without your direct written requested consent.

Collection Of Your Personal Information

Mars Finance® Pty Ltd only collects your personal information that is necessary for us to provide you with our services through our functions and activities and is only provided by you with your written consent.

Mars Finance® Pty Ltd may use and disclose credit information as well as other information you have provided as follows;

- to verify identity;
- to assess an application for credit;
- for credit guarantee purposes;
- for securitisation purposes;
- for the purpose of assisting an individual to avoid defaulting on the credit provided through MARS Finance® Pty Ltd;
- to disclose to debt collectors for the purpose of collecting overdue payments;
- to provide information to an Australian mortgage insurer for a mortgage insurance purpose;
- to seek from and use or give to another Australian credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity;
- to seek from and use or give to any mortgage originator, broker, financial consultant, agent, accountant, lawyer, Solicitor or other adviser acting in connection with any financing provided or proposed to be provided by MARS Finance® Pty Ltd;
- to provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who has provided property as security for any credit provided to you;
- to establish, provide, manage or administer any credit facility and to perform any other internal administrative and management functions and operations directly related to the provision or management of credit;
- to disclose serious credit infringements, provided MARS Finance® Pty Ltd believes on reasonable grounds that a serious credit infringement has occurred;
- for external dispute resolution purposes;
- for mortgage credit assistance scheme purposes;
- as required or permitted by law or a court/tribunal;
- to people considering acquiring an interest in our business or assets.

MARS Finance® Pty Ltd may provide the following types of credit information to credit reporting bodies with a respect for credit reporting information as follows;

- Name;
- Date of birth and sex;
- Driver's licence or other identification information;
- Current and previous addresses;
- Current and last employer;
- The fact that you have applied for credit (including the type of credit and the amount of credit).



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Data Integrity, Security and Correction of Your Information

MARS Finance® Pty Ltd will endeavour to ensure that all your personal information it holds is accurate, complete and up-to-date. To assist us with this, please contact our office if any of your personal information changes, or if you believe that your personal information we hold is not accurate or complete.

MARS Finance® Pty Ltd takes reasonable steps to protect the personal information that it holds from misuse, interference or loss, or from unauthorised access, modification or disclosure. Should your personal information no longer be required that we hold, we will take such steps as are reasonable in the circumstances to destroy the information and ensure that the information is de-identified. This will be also subject to and in accordance with Part IIIA of the Privacy Act 1988 (Cth).

Disclosure and Transfer of Data Overseas

We may disclose personal information to our service or credit providers located overseas however MARS Finance® Pty Ltd is not likely to disclose any credit or credit eligibility information to entities that do not have an Australian link and in such a case, all Government Privacy Policies and Principals would apply when handling any personal information that we may disclose to them.

Access To Your Information

You can ask MARS Finance® Pty Ltd for access to your personal information held by us (including credit – related information) by sending a written request or change to tbaxter@marsfinance.com which should include adequate identification of you however, we may need to contact you for identification purposes in order to provide or update your information.

Should your request be to seek information from us it should be within the parameters and ability of MARS Finance® Pty Ltd to provide which does not impose a charge however, should there be a cost for us to obtain your requested information we may charge for reasonable administrative costs incurred in providing this information.

Should your request be to provide your updated information to us MARS Finance® Pty Ltd does not impose any charge with respect to requests for correction or updates.

Requests for access or correction may be refused upon the grounds contained in the Privacy Act 1988 (Cth). If we refuse to provide access, or to correct personal information, we will provide reasons for the refusal.

MARS Finance® Pty Ltd will respond to your request as soon as reasonably practicable, taking into account the age, nature and amount of the information requested.

Complaints

Any privacy related complaint (*including complaints about breaches of the Privacy Act 1988 (Cth) or the Credit Code*) should be directed to our office at 3A Grange Road, Toorak, 3142 or email tbaxter@marsfinance.com. No charge will be imposed for the making a complaint, or for dealing with the complaint. MARS Finance® Pty Ltd will provide a written notice within 7 days that acknowledges the complaint and sets out how the complaint will be dealt with and will investigated the complaint This may involve consultation with other credit providers or credit reporting bodies.

MARS Finance® Pty Ltd will, within 30 days from the date complaint is received, set out in writing its decision following the investigation and details of the right to refer to our external dispute resolution scheme as follows;

Financial Ombudsman Service Limited
PO Box 3
MELBOURNE., VIC., 3001
Telephone: 1800 367 287
Website: <http://www.fos.org.au/>