

FeeSynergy Privacy Policy

FeeSynergy honours its obligation to respect and protect the privacy of the personal information of individuals with whom it deals.

The information we collect

Whenever it is reasonable and practicable to do so, we only collect information about you directly from you. We only collect personal information about you which is reasonably necessary to:

- consider applications from you for our products and services
- maintain your contact details
- fulfil our legal obligations under applicable laws and rules, such as those relating to Anti-Money Laundering and Counter-Terrorism Financing.

We generally hold personal information relating to:

- the products and services we provide or have provided to you
- your financial interests and sometimes your financial position
- your contact details.

We do not collect sensitive information about you unless required by applicable laws or rules. Sensitive information includes information relating to but not limited to:

- race
- political or religious beliefs
- criminal convictions

We may from time to time collect, hold and use, information related to your commercial and consumer creditworthiness from a credit reporting body such as Equifax Australia and Equifax New Zealand (website: www.equifax.com.au / www.equifax.co.nz) a credit reporting body, for all purposes permitted by law. We may also disclose information to them. This activity is conducted for the purpose of assessing your credit capacity, eligibility or history in connection with an application or an obligation as a guarantor, collecting payments from you, and managing our credit relationship. Creditworthiness information includes information that is both positive (like payment information) and negative (like defaults or serious credit infringements that we may disclose to credit reporting bodies if you fail to pay us). For more information on how we, and the credit reporting body, manage personal information, including creditworthiness information please contact FeeSynergy on info@feesynergy.com.au. The Equifax website provides access to policies and information on how you can access, correct, and make complaints about personal information, request that your information is not used for credit pre-screening, and request a ban on use of credit information where you have been a victim of fraud.

Use of information

We only use and disclose personal information about you for the purpose for which it was disclosed to us or related purposes which would reasonably be expected without your permission. We do not sell personal information to other organisations to allow them to do this.

We may share personal information inside FeeSynergy, and may disclose personal information outside FeeSynergy:

- as required by applicable laws or rules, such as those relating to Anti-Money Laundering and Counter-Terrorism Financing
- to service providers in or outside of Australia or New Zealand who provide services in connection with our products and services
- to your financial adviser, accountant or lawyer with your permission.

Laws and rules regarding the use of personal information may vary by jurisdiction. FeeSynergy complies with applicable laws and rules in the related jurisdiction.

Security of information

We use security procedures to protect the information we hold. Access to and use of personal information within FeeSynergy is appropriately limited to prevent misuse or unlawful disclosure of the information. If other organisations provide support services, we require them to appropriately safeguard the privacy of the information provided to them.

How you can access your information

You can contact us to request access to your information. In normal circumstances we will give you full access to your information. However, there may be some legal or administrative reasons to deny access. If access is denied, we will provide you with the reason why.

Contact us

If you have any questions regarding our privacy policy or handling of information, please direct your enquiry to The Privacy Officer at info@feesynergy.com.au or contact us by phone.