

## **PRIVACY POLICY**

In this Privacy Policy:

**We/Us/Our** means Cookieidea Pty Ltd ACN 134 022 914 t/a Champion Loans (Australian Credit License 387276).

**Website** means the domain name [www.championloans.com.au](http://www.championloans.com.au) and any of its sub-domains.

**You/Your** means any person who accesses our Website or contacts us (either in person, by phone or electronically) with regard to the products or services provided by us.

### **Commitment to privacy**

We are bound by the *Privacy Act 1988 (Cth)* (the **Act**), the Australian Privacy Principles (**APPs**) and the *Privacy (Credit Reporting) Code 2014 (CR Code)*.

We value your privacy and we are genuinely committed to protecting your privacy and to comply with the Act, APPs and CR Code.

### **What is personal information?**

Personal information is any information or an opinion about an identified individual or an individual who can be reasonably identified from the information or opinion. Information or an opinion may be personal information regardless of whether it is true.

### **What personal information do we collect and hold?**

We collect information about you and your interactions with us, for example, when you purchase or use any of our products or services, call us, interact with our chatbot or otherwise visit our website. The information we collect from you may include your identity and contact details, your history of enquiries and use of our products and services and details of enquiries or complaints you make.

The types of personal information that we collect typically includes your:

- name;
- contact details (such as address, telephone and email);
- date of birth;
- account details;
- gender;
- marital status and other household information (such as number and age of dependents);
- occupation and employment information;
- financial information (such as assets, liabilities, income and expenditure);
- insurance information (such as existing or previous policies, claims history and records);
- complaint details; and
- involvement as a party in pending and completed legal proceedings.

Other types of personal information that we collect relates to credit information. This typically includes:

- identification information;
- credit liability information;
- credit history;
- type and amount of credit;
- details of amounts payable and when such amounts are payable;

- repayment history, including when payments were made and whether payments were made when due; and
- default information.

We may collect information about how you access, use and interact with the Website. This information may include:

- the location from which you have come to the site and the pages you have visited; and
- technical data.

### **Why do we collect, hold and use your personal information?**

We collect personal information for a number of reasons, however the main reasons why we may collect personal information from you are:

- to process transactions;
- to determine and assess the acceptability of any application you might make to receive finance from us;
- to identify or contact you;
- to improve our Website and customer service by receiving feedback on our products and services;
- to assist us in responsibly marketing our products;
- to assist in the preparation and co-ordination of the newsletters and product updates that we send from time to time;
- so that we can communicate with our customers, suppliers and other persons or organisations that we do business with;
- to generate aggregated statistical information for commercial purposes;
- to manage our relationship with you; and
- to comply with all relevant laws and regulations.

You can deal with us without disclosing your identity or personal information by using anonymity or pseudonymity when it is lawful and reasonably practicable to do so. For example, general enquiries about our products or services that do not involve the completion of an application for our products or services.

If you do not provide us with your personal information, we may not be able to provide you with our services, communicate with you or respond to your enquiries.

### **How do we collect your personal information?**

We may collect personal information directly from you whenever you interact with us, for example:

- when you apply for, purchase or utilise any of our products;
- when you subscribe to our newsletter/Website any other similar publications;
- when you request information from us about our products and services; or
- if you fill out any of our surveys or marketing material.

We may collect information about you from third parties such as:

- information about you that is publicly available;
- your credit history report from a credit reporting body;
- your personal information from a broker or other party who we do business with;
- your personal information from a person you have listed as a referrer or someone that we may contact in your application.

## **How do we store and hold your personal information?**

We store most information about you in computer systems and databases operated by either us or our external service providers. Some information about you is recorded in paper files that we store securely.

We implement and maintain processes and security measures to protect personal information which we hold from misuse, interference or loss, and from unauthorised access, modification or disclosure. However, we cannot give any guarantees or warranties about the security of your information and we will not be held liable for any loss or damage that you may suffer as a result of any unauthorised access to your information.

If we become aware that we have received unsolicited personal information without your consent, we will destroy or de-identify that information.

## **Who do we disclose your personal information to?**

We may transfer or disclose your personal information to a third party where:

- we are required or authorised by law to do so;
- you may have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances and the terms of your application by the provision of contact information for that party; or
- we are otherwise permitted to disclose the information under the Act.

We may disclose your personal information to recipients which are located outside Australia.

## **How do we use your personal information for marketing?**

We will use your personal information to offer you products and services that we believe may be of interest to you, but we will not do so if you tell us not to. These products and services may be offered by us, our related companies, our other business partners or our service providers.

Where you receive electronic marketing communications from us, you may opt out of receiving further marketing communications by following the opt-out instructions provided in the communication.

## **How you can access and correct your personal information?**

If you wish to change or update any of your personal information or you wish to access the personal information we hold about you please contact us and we will arrange for this to occur. We will endeavour to respond to your request within 14 days. You may be charged a fee for access to this information.

There are some circumstances in which we are not required to give you access to your personal information.

## **Credit related information**

We may use personal information to assess your credit situation when you apply for some products. We may exchange your personal information with a credit reporting body (**CRB**), including by sharing information about:

- your identify;
- your credit worthiness;
- your credit history;
- your repayment history;
- your defaults and payments;
- your financial hardship information;

- your commercial credit information;
- your consumer credit information;
- your new credit arrangement; or
- whether you have committed fraud or another serious credit infringement,

as permitted by the Act. We will not share your personal information that is prohibited from disclosure by the Act.

The CRBs we use are Equifax Australia Information Services & Solutions Pty Ltd ([www.equifax.com.au](http://www.equifax.com.au)), illion Australia Pty Ltd ([www.illion.com.au](http://www.illion.com.au)) and Experian Australia Pty Ltd ([www.experian.com.au](http://www.experian.com.au)). You can find out more about their privacy policies and how they manage your personal information from their websites.

We may ask you for information about yourself and then seek a credit report from a CRB. We use this information to assess whether we are entering into an arrangement that is sensible for both you and us.

After you become a client, we store the crucial bits of information from the credit report and our own credit assessment. We may continue to use this information to manage credit, and to make sure we are offering and providing the right services to you.

We do not use credit related information to generate marketing lists. We may instead ask a CRB to do that for us. You can ask the CRB not to use your information for these purposes by getting in touch with them directly.

We work with client service partners inside and outside Australia. Where necessary, we give our partners access to the credit information they need to help manage credit and your services.

You can get access to credit related information we hold about you, ask us to correct it, or make a complaint, as described in this policy. If we agree that our records need to be corrected, and we have previously disclosed that information to a CRB or other person, we will also inform them about the correction.

You can ask the CRBs not to use or disclose the information in their files if you think you have been or are likely to become a victim of fraud.

You may request and obtain access to your credit information held by a CRB including your credit rating, how the rating is derived and how it relates with other ratings, by contacting the CRB directly.

## **Privacy complaints**

You may make a complaint if you believe that we have breached this Privacy Policy, the Act, the APP or the CR Code by contacting us.

We will consider your complaint and determine whether it requires further investigation. We will notify you of the outcome of this investigation and any subsequent internal investigation.

If you remain unsatisfied with the way in which we have handled your complaint, the matter may be referred to a recognised external dispute resolution scheme.

You can also contact the Office of the Australian Information Commissioner by visiting the following website and following the steps listed on the website: [www.oaic.gov.au/privacy/privacy-complaints](http://www.oaic.gov.au/privacy/privacy-complaints).

## **Changes to the Privacy Policy**

We reserve the right to change, modify or amend our Privacy Policy at any time by updating this policy on our Website or by other means without any other form of notice. If we are of the belief that any change to our policy will materially affect our customers, we will provide notice of the change(s) that have occurred.

## **Contact us**

Please direct all queries about this Privacy Policy, information regarding the retention of your personal details, requests for access or correction of personal information and complaints to us at:

Champion Loans Privacy Department

(07) 5452 7400

[sales@championloans.com.au](mailto:sales@championloans.com.au)

65 Aerodrome Road, Maroochydore

*Updated 2022*