

## **PRIVACY POLICY**

In this Privacy Policy:

**Atlas Invest Pty Ltd ACN 119 344 179 t/a Champion Loans (Australian Credit License 388539) and our Related Body Corporates (we/us/our)**

**Website** means the domain name **www.championloans.com.au** and any sub-domains.

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

### **Commitment to privacy**

Champion Loans is genuinely committed to protecting your privacy. This Privacy Policy sets out how we collect, manage and use the personal information we gather from our potential and current customers, suppliers, clients and anyone else who might access the Website or use our services. We are bound by the Privacy Act 1988 (the Act), the Australian Privacy Principles (APP) and the Credit Reporting Privacy Code (CR Code).

Our Privacy Policy deals with:

- how we collect information;
- how we use and disclose any information we collect;
- how we protect the personal information we collect;
- how you can access the personal information we may hold about you;
- how to make a complaint about a privacy breach under this policy; and
- how we will deal with breach of privacy complaints.

We value your privacy, and as such, we have taken the necessary precautions to comply with the Act, APP and CR Code.

### **Type of Information collected**

The types of personal information that Champion Loans collects 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;
- complaint details; and
- involvement as a party in pending and completed legal proceedings.

Other types of personal information that Champion Loans collects 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.

### **Collecting 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; and
- comply with all relevant laws and regulations.

We may collect personal information from you in a number of different ways 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.

### **Anonymity and Pseudonymity**

You can deal with us 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.

### **Destruction of unsolicited personal information**

If Champion Loans becomes aware that it has received unsolicited personal information without your consent, we will destroy or de-identify that information.

### **Using your personal information**

By using our Website, purchasing any of our products or using our services you agree that in respect of any of your personal information received by us:

- we will be entitled to record that information and use it in accordance with this policy;
- we will be entitled to contact third parties, the details of which you have given us as part of your application with us;
- we may use that information to contact you about our products and support services or to provide you with general information about us;
- we may provide your personal information to our technical service providers for the purpose of operating the Website;
- we may use the information we collect from you for the purposes of improving our products or services, or to collect information for the purposes of statistical or marketing analysis;

- we may provide your information to our Related Body Corporate's who provide complementary products and services and who are also bound by this Privacy Policy.

Personal information collected by us for the above purposes may be distributed globally.

Apart from the circumstances set out above, unless required by law, we will not disclose any personal information we collect from you without your specific consent.

### **Changing and accessing 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.

### **Commercial Communications**

In accordance with the terms of this policy we may communicate with you to provide information about our products, support services and ongoing training, special offers, promotions or other matters that we believe may be of interest to you.

We will not send third party advertising information to you without first asking you whether you want to receive this information.

If you are receiving communications from us and you no longer wish to receive these communications please contact us and inform us that you wish to unsubscribe.

### **How we secure your personal information**

We will take reasonable steps to keep the information we collect about you secure and to prevent unauthorised access to this information. 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.

### **Use of cookies**

Cookies are pieces of text that are transferred into the memory of your computer to store preferences, record session information and collect information on how you visit and access our Website.

The use of cookies can improve the efficiency of your navigation of our Website and generally assist in our quest to provide services to you in the most convenient and prompt manner.

### **Credit related information**

Champion Loans may use personal information to assess your credit situation when you apply for some products.

We might ask you for information about yourself and then seek a credit report from a credit reporting agency.

We'll always tell you before we seek a credit report, and we won't get one if you're under 18.

The credit report provided by a credit reporting agency may include information like your employment history, previous credit checks, any problems you've had paying bills and whether those issues were resolved. Champion Loans uses this information to assess whether we're 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're offering and providing the right services to you.

Champion Loans doesn't use credit related information to generate marketing lists. Sometimes, we might ask a credit reporting agency to do that for us. You can ask the credit reporting agency not to use your information for these purposes by getting in touch with them directly.

Champion Loans works 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 elsewhere in this policy. If we agree that our records need to be corrected, and we've previously disclosed that information to a credit reporting agency or other person, we'll tell them about the correction too.

You can ask the credit reporting agencies 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 can find out more about the credit reporting agencies Champion Loans works with at [www.veda.com.au](http://www.veda.com.au) and [www.dnb.com.au](http://www.dnb.com.au). Their websites give their contact details and their policies about the management of your personal information.

## **Privacy complaints**

Making a complaint

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:

Champions Loan Privacy Department

(07) 5452 7400

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

44 Maud Street, Maroochydore QLD 4558

We will endeavour to deal with your complaint as soon as is reasonably practicable. If we are unable to satisfactorily resolve your complaint, it 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 correction of personal information and complaints to Champion Loans:

via email to [info@championloans.com.au](mailto:info@championloans.com.au)

via post to 44 Maud Street, Maroochydore QLD 4558

Updated 14 May 2014