



Australian Credit Licence No. 477385

## **Privacy Policy**

### **Your Consent and Authority**

#### **Our commitment to protect your privacy**

Sonic Finance Group and its representatives seek to provide outstanding service to its customers by providing the best possible range of financial products and services. We genuinely understand how important it is to protect your personal information. This document sets out our privacy policy commitment to you as a client of Sonic Finance Group. Our Privacy Policy ensures your right to privacy as we recognise that any personal information we may collect about you will only be used for the purposes indicated in our policy. It is important to us that you are confident that any personal information we collect from you or is received by us, will be treated with appropriate respect ensuring protection of your personal information. Our policies are set to ensure that, we, as a prudent organisation, abide by the National Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

#### **Sonic Finance Group**

Sonic Finance Group offers financial services within the finance & mortgage industry. We assess and process loan applications and locate Lenders suitable to you and your needs. One of the most challenging aspects of our job is to ensure that we recommend the appropriate facility to you. In the majority of cases there are certain loan types that we deem 'Not Suitable' for your personal circumstances and individual financial position.

As part of this process, we collect your information and pass it onto an appropriate lender for the purpose of obtaining finance.

By signing this consent / authority, you give us permission to collect or receive your personal and sensitive information including your individual and company financial statements and tax returns from your accountant, tax agent, bookkeeper, solicitor or any other related party for the purpose of obtaining finance.

## **Personal information**

When we refer to “personal information” we mean information from which your identity is apparent. This information may include information or an opinion about you, from which your identity can reasonably be ascertained.

## **Collection and use of your information**

Sonic Finance Group and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

In some cases, we may seek to collect credit information about you. If we do this, it will only be from an Australian credit reporting body such as Veda Advantage, and only with your consent, which we will ask you to provide by signing a Privacy Act authority like this one.

## **Why we collect your personal information**

We collect and receive personal information from our customers, or from other business referrers, in order to conduct our business; including assessing and obtaining approval for loans.

From time to time we may offer other products and services.

To enable us to maintain a successful business relationship with you, we may disclose your personal information with other organisations that provide products or services used or marketed by us.

The types of organisations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting agencies, and solicitors/lawyers. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your loan, or in our business.

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

The majority of our clients will be required to complete our preliminary application form. This form enables us to make a quick assessment of your financial position. Where reasonable and practical we will collect your personal information only directly from you in a face to face meeting, by telephone or by email.

In the ordinary course of our business we may be provided with personal information about you by businesses who provide other services or products to you.

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

Where possible, we will inform you, at or before the time of collecting your personal information, the types of organisations that we intend to disclose your personal information to. Prior to disclosing any of your personal information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) the organisation has a commitment to protecting your personal information at least equal to our commitment; and
- (b) you have consented to us doing so.

Under certain circumstances we are required, by law, to disclose your personal information to law makers and government departments. Circumstances in which we may disclose your personal information are: a court or tribunal in response to a request or in response to a subpoena or to the Australian Taxation Office.

We are unlikely to disclose your personal information to any overseas recipients.

## **Direct marketing**

From time to time we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our office on [admin@sonicfinancegroup.com.au](mailto:admin@sonicfinancegroup.com.au) or directly to our office at Suite 612, 12 Century Circuit BAULKHAM HILLS NSW 2153. We will take all reasonable steps to meet your request at the earliest possible opportunity.

## **Updating your personal information**

It is important to our relationship that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we will ask you to inform us if any of your personal information has changed.

If you believe that we are holding inaccurate, incomplete, irrelevant or out of date data about you, you may ask us to correct it. You can make a request for access to or correction of your personal information by contacting our privacy officer by contacting by email at [admin@sonicfinancegroup.com.au](mailto:admin@sonicfinancegroup.com.au).

## **Access to your personal information**

You have the right to access to your personal information we hold. You may request access to any of the personal information we hold at any time. To access personal information, please use the contact details specified above. We may incur costs in giving you that information, in which case we reserve the right to charge you for our reasonable expenses incurred in doing so and will take all reasonable steps to meet your request at the earliest possible opportunity.

## **Denied access to personal information**

There may be situations where we are not required to provide you with access to your personal information. For example, such a situation would be information relating to an existing or anticipated legal proceeding with you, or if your request is unreasonable and repetitive.

If we deny you access to your personal information that we hold, an explanation will be provided to you.

## **Complaints Handling**

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed. Your complaint will be considered and responded to within seven days. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner (details below) who may investigate your complaint further.

## **Australian Information Commissioner**

Phone: 1300 363 992

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Postal Address: GPO Box 5218 SYDNEY NSW 2001.

## **How safe and secure is your personal information that we hold?**

We will take reasonable steps to protect your personal information by storing it in a secure environment, and when the information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

### **Our Application form**

If you have completed our application form dated July 2020, you will be required to sign this Authority and Consent form as an acknowledgement of the information provided by you in our application form.

### **Change in our privacy policy**

We are constantly reviewing all of our policies in an attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices. As a consequence, we may change this privacy policy from time to time or as the need arises.

### **Your Consent:**

If you consent, please sign below:

Signed by:

Applicant 1 Name: ..... Date   /   /

Signed by:

Applicant 2 Name: ..... Date   /   /