



GUIDE

Privacy Guide

Why is this important?

A privacy policy is a statement that explains in simple language how an organisation or agency handles your personal information.

Document control

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1. Privacy Guide

At White Rose Loan Processing (White Rose LP), we are committed to protecting your privacy and the privacy of your clients by the Privacy Act 1988 (Cth) and Privacy Amendment Act 2012 (Cth). This Privacy Policy describes our current policies and practices concerning handling and using personal information, per *OR004 Information Governance & Controlled Documents* and *OR011 Technology & Cybersecurity*.

From time to time, we may review and update this Privacy Policy, including considering new laws, regulations and technology. All personal information held by us will be governed by our most recent Privacy Policy, posted on our website at: www.whiteroselp.com.au

Throughout this Privacy Policy, "White Rose LP" refers to the business services provided by White Rose Loan Processing (also referred to as "we", "us", or "our").

Collection of personal information

In providing services to our customers, we may collect relevant and necessary personal information to perform the tasks we are engaged in.

For example, as a service provider, we are subject to requirements to obtain and hold detailed information which personally identifies you and/or contains information about you ("personal information"). In addition, to provide you with a comprehensive service, we need to obtain certain personal information about you or your clients.

All our employees are located in Australia only.

The kinds of information we collect

This information may include personal information such as date of birth, marital status, address and other contact information, financial information such as pay slips, bank statements, and information concerning assets and liabilities such as property titles and mortgages.

We may also obtain information from third parties such as credit agencies as directed by our clients.

How we collect information

In most cases, our client will provide us with the information we are required to collect or process, as they will have obtained it previously from their customer. We may also obtain information from third-party sources such as credit agencies when authorised to do so.

We may also contact an individual directly to obtain information on behalf of our client or a financial institution where it is appropriate and lawful to do so.

Before collecting information, we will confirm that our client has obtained consent from the individual to provide us with the information and/or to obtain it on their behalf (by way of a signed form) or by confirming contractually that they have done so.

Where we receive unnecessary information or information in error, the information is removed, and the sender is notified.

Where we receive required information but also contain unnecessary personal information (for example, a tax file number on a payslip), this information is removed or redacted.

How we hold and protect your information

We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements. In general, we do not retain personal information – information is protected, stored and processed in online systems to which our client has provided access.

We will strive to maintain the privacy of this data on our part. Still, we encourage our clients to ensure best practices and the highest level of online security for personal logins when using these software packages.

Any information we may store is solely to provide a service to our client; for example, processing applications for financial products such as home loans, customer service or administration support - is done securely and is deleted once processing is completed. All information is stored and/or transmitted securely.

We have a clean desk policy, and information is not printed in hard copy.

Use of Personal Information

We do not sell, trade, or rent your personal or your customer's personal information to others.

We do not use or disclose an individual's personal data for any purpose other than the purpose for which it was collected. We will not use the data collected for any other purpose without obtaining the individual's consent, except where we are required or authorised to do so by law.

Where we are required in the course of our duties to provide an individual's personal information to a third party, we will first ensure that they conform to the Privacy Act 1988 ("Privacy Act"), for example, by reviewing their privacy policy.

Disclosure of Personal Information

Unless otherwise required by law, we will not disclose personal information for any purpose other than for which it was collected without first obtaining the individual's consent.

Where we are required in the course of our duties to disclose information to another party in Australia, we will first endeavour to establish that the organisation complies with the Privacy Act.

Access to Personal Information

By calling +61 447 239 705 and providing enough information to allow us to identify you, we will disclose to you the personal information we hold about you. We will also correct, amend, or delete any personal information that we agree is inaccurate.

You may complain about a breach of the Australian Privacy Principles by contacting us on our website (whiteroselp.com.au). We will respond to such requests within 30 days of receiving the individual's enquiry.

At the individual's request (or where it is otherwise appropriate to do so), we will provide any updated information to the provider of that information (e.g., our client).

Complaints Procedure

Suppose an individual has a complaint regarding how we have managed their personal information, a request for information or a request to update information. In that case, they may, in the first instance, contact us on our website.

Otherwise, they may request that we attend dispute resolution and may also choose to refer the complaint to the Office of the Australian Information Commissioner – OAIC.

Direct Marketing

We will not use personal information for direct marketing purposes.

Government Related Identifiers

We may receive documentation relating to an individual which contains government-related identifiers.

Specifically, we may receive the following, which for example, may be required as part of the proof of identity or proof of income in processing an application for a financial product such as a home or investment loan:

- Tax File Number
- Drivers Licence Number
- Medicare Number
- Passport Number

Where this information is not required to be retained, it will be removed or redacted.

Your consent

By asking us to assist with your loan processing, customer service and administration support, you consent to the collection, use and disclosures to recipients of the personal information you provided for the purposes described above.