

FAST and BLSSA

Privacy Statement for broker clients

This privacy notice and consent relates to personal information Finance & Systems Technology Pty Ltd ACN 092 660 912 (the Aggregator) or BLSSA Pty Ltd ABN 69 117 651 760 (BLSSA) collects or has collected about you. In this notice, “we” or “us” means any one of the Aggregator or BLSSA and “our” means belonging either to the Aggregator or to BLSSA.

The Aggregator provides mortgage aggregation services to mortgage brokers to enable them to introduce clients, or applications for credit or financial products, to lenders or financial service providers. You may be a client, or the guarantor or potential guarantor of the obligations of a client, of a mortgage broker (your mortgage broker) to whom we supply mortgage aggregation services.

BLSSA holds an Australian Credit Licence (ACL). It provides services to certain mortgage brokers to authorise them to engage in credit activities under BLSSA’s ACL including, amongst other things, giving credit assistance to customers. The credit guide, your mortgage broker gives you, will tell you whether BLSSA is providing services to your mortgage broker.

Why we may need to collect information

We may need to collect personal information about you in order to provide services to your mortgage broker. We will not collect personal information about you otherwise. We may not be able to supply services to your mortgage broker appropriately and enable them to conduct their business efficiently if we do not collect your personal information.

How we may collect information

We may collect information about you from:

- your mortgage broker in relation to your dealings with your mortgage broker or in an application for credit or other finance facilities; or
- the financial institution that makes products or services available to you, or the person whose obligations you guarantee, in relation to managing commissions or requests they may have of the Aggregator, BLSSA or your mortgage broker relating to those products or services; or
- you directly, like when you make a complaint about your mortgage broker or the products or services for which your mortgage broker assisted you, or the person whose obligations you guarantee, to apply.

How your information may be used

The Aggregator may use your information for purposes including:

- administering services it provides to your mortgage broker, for example: to answer requests relating to products or services made available to you, or the person whose obligations you guarantee, or to deal with complaints;
- administering commissions or other payments it receives relating to products or services made available to you or the person whose obligations you guarantee;
- to perform general administrative tasks;
- preventing or investigating any fraud, crime or misconduct or any suspected fraud, crime or misconduct;
- as required by law, regulation or codes binding the Aggregator; and
- any purpose to which you have consented.

BLSSA may use your information for purposes including:

- administering services it provides to your mortgage broker, for example: to monitor your mortgage broker’s compliance with the law and to deal with complaints;
- to perform general administrative tasks;
- preventing or investigating any fraud, crime or misconduct or any suspected fraud, crime or misconduct;
- as required by law, regulation or codes binding BLSSA; and
- any purpose to which you have consented.

Sharing Your Information

Sharing with related companies

We may share your information with our related companies for any of the purposes described above.

Sharing with third parties

We may share your information with third parties in relation to services we provide to your mortgage broker or in relation to any of the purposes described above. Those third parties may include:

- your mortgage broker or any individual or company that employs or contracts with your mortgage broker;
- in the case of the Aggregator, BLSSA as the Australian Credit Licence holder that authorises the Aggregator to engage in credit activities;
- referrers that referred your business to your mortgage broker;
- lenders and financial services suppliers that have made products or services available to you or the person whose obligations you guarantee;
- organisations, like fraud reporting agencies or industry associations, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies (including the Australian Securities and Investments Commission and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets; and
- other organisations involved in our normal business practices, including our agents and contractors as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates); and
- where you've given your consent or at your request, including to your representatives or advisors.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us or visiting our website. Please see our contact details below. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

Information about other people

If you give information to us about another person in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
 - we may exchange this information with other organisations set out in this privacy notice;
 - we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
 - access or request a copy of that privacy policy or this privacy notice; or
 - access the information we hold about that other person,by using our contact details below; and
- we may not be able to provide those services unless we obtain their information.

CONTACT DETAILS

For each of the Aggregator and BLSSA:

The Privacy Officer
Advantedge Financial Services Pty Ltd
Level 10, 101 Collins Street
Melbourne Vic 3000

Telephone: 03 8616 1600

Email address: Advantedge.privacyofficer@advantedge.com.au

Our privacy policy can be accessed at <http://www.fastgroup.com.au/privacy>