



PRIVACY POLICY

Network Finance is committed to protecting the privacy of our clients, customers and visitors to our website. This Privacy Policy demonstrates our commitment by disclosing to you the ways in which we deal with your personal information.

What information we collect

The personal information that we collect from and hold about our clients includes:

- Full Name
- Address
- Telephone Numbers (including home, work and mobile)
- Facsimile Numbers
- E-mail addresses
- Financial details
- All other information in connection with your finance application

If you do not wish to provide the information which we request, we may not be able to provide the service to you that you have requested, or process any credit application that you have submitted to us for approval.

Use and Disclosure of your Personal Information

Your personal information may be used:-

- to provide the services which you have requested from us;
- to administer and manage those services including charging, billing and collecting debts;
- for marketing purposes by adding you to our marketing database to receive promotional and educational material, invitations to functions and seminars, and our various newsletters;
- to inform you of ways the services provided to you could be improved;
- to conduct appropriate checks for credit-worthiness and for fraud;
- to research and develop our services;
- to gain an understanding of your information and communication needs in order for us to provide you with a better service; and
- to maintain and develop our business systems.

If you do not wish to receive promotional material from us, please telephone Craig Titmus on 1300 367 369 and we will delete you from our mailing list immediately. Alternatively, you can email your request to us via office@networkfinance.com.au.

Please note that Network Finance does not sell its client list to any third parties.



The purposes for which we use your personal information include:-

- the purpose for which you provided it to us;
- for related secondary purposes;
- where otherwise required by law;
- purposes to which you consent.

A “related secondary purpose” includes disclosing your personal information for:-

- the purposes of defending existing or anticipated legal proceedings (by disclosing information to a lawyer);
- insurance purposes;
- exchanging information with a subsidiary entity of Network Finance and our agencies;
- quality assurance purposes; and
- other related purposes.

The people/organisations to which we disclose information include:-

- our staff members;
- outsourced service providers who manage the services we provide to you, including:-
 - customer enquiries;
 - mailing systems;
 - billing and debt-recovery functions;
 - information technology services;
 - installation, maintenance and repair services;
 - marketing, telemarketing and door-knocking services; and
 - market research;
- your authorised representatives;
- credit reporting and fraud checking agencies;
- credit providers for credit related purposes such as credit-worthiness, credit rating, credit provision and financing;
- our professional advisers, including our accountants, auditors and lawyers;
- government and regulatory authorities and other organisations, as required or authorised by law;
- organisations involved in:
 - a transfer/sale of all or part of our assets or business (including accounts and trade receivables); and
 - managing our corporate risk and funding functions (e.g. securitisation);
- other telecommunication and information service providers; and
- our related companies.



Access to your Personal Information

You can request to access the personal information we hold about you if you wish to do so. We will take reasonable steps to provide you with access if we are able to do so. If we are unable to provide you with access, we will explain why. We also reserve our rights to charge a fee for searching for and providing access to your information.

To request access please email Craig Titmus at Craigt@networkfinance.com.au or call 1300 367 369.

Security of your Personal Information

Network Finance is committed to protecting your personal information from misuse and loss, and from unauthorised access, modification and disclosure, and will take all reasonable steps to ensure this.

Disposal and Destruction of your Personal Information

If we no longer need to hold your personal information, we will take reasonable steps to destroy or permanently de-identify that information.

Complaints

If you have a question, comment or complaint regarding our privacy policy or procedures, you should contact Craig Titmus during business hours on 1300 367 369 or email craigt@networkfinance.com.au.

Changes to this Policy

From time to time, it may become necessary for us to review or amend this policy, and we reserve the right to do so. Any changes will be made as and when required, and we will advise you of any changes by posting an updated version of our policy on our website, www.networkfinance.com.au. An up to date copy of this policy will be available in hard copy on our website at all times.

USE OF OUR WEBSITE

Automatic collection of your Personal Information

When you visit our website, our Internet Service Provider (ISP) automatically records the following information about you for statistical purposes:

- your server address;
- the website you visited immediately prior to ours;
- your domain name;
- the date and time of your visit to our website;
- the pages you accessed and the information or documents you downloaded; and
- the type of browser you used.



Emails

Network Finance encourages the use of email communication to increase efficiency in communications. Emails sent to or from Network Finance are routinely monitored by our information technology staff for systems administration, quality control and compliance purposes.

We will only record your email address if you send an email to us. Email enquiries will be passed to the most appropriate staff member, who will be asked to respond to you directly. The staff member who responds to you will retain your email address as long as may be necessary to respond to you.

The information that we receive from you will be treated in the strictest confidence. We will not disclose your personal information to any third party without seeking your consent.

Online Subscriptions

If you wish to subscribe to any online information service which we may offer from time to time, you will need to supply us with the following personal information:-

- your full name;
- your email address;
- your occupation;

We will use this data to send information and publications to you via email. If you are included on a group email mailing list for this purpose, we will send you the information in such a way that your email address will not be visible to other mailout recipients.

If you had previously requested to be added to our mailing list and have since changed your mind simply send an email to: office@networkfinance.com.au with the subject line "unsubscribe", and we will remove you from our mailing list.

If you have any questions about our privacy policy please email or telephone Craig Titmus on 1300 367 369 or craigt@networkfinance.com.au.