



The Interface Financial Group

Privacy Policy

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Introduction

Protecting your privacy is important to The Interface Financial Group (IFG). The Australian Privacy Act and the National Privacy Principles (APPs) bind IFG. This Privacy Policy provides information on how your privacy is protected through management of personal information collected and disseminated. This policy covers any applicants for financial services provided by IFG. The terms “we” and “us” used in this document refer to The Interface Financial Group.

Contacting Us

If you have questions or concerns about information provided in this Privacy Policy, you may contact us by email or by letter posted to Suite 38, Level 3, 2 Brandon Park Drive, Wheelers Hill VIC 3150 to the attention of Privacy Contact Officer.

Personal Information IFG Collects

IFG will only ask for personal information relevant to our business relationship with you and information required by government legislation and regulation. We do not collect information regarding: religious views, ethnicity, political positions, criminal records, personal health information or sexual preference.

IFG collects information:

- To determine whether we should provide a facility which includes the provision of commercial credit to you and, if we decide to provide it, to assist in the provision of the facility. This includes the assessment of the application, managing the account, recovering money and dealing with security you give; or
- To determine whether we should provide a facility that includes the provision of commercial credit to a company with which you are associated (for example as a director or shareholder) and to assist in the provision of the facility. If a guarantee may be given we are collecting the personal information to determine whether we should accept it and, when it is given, we collect the personal information to deal with or enforce our rights under the guarantee and any security that may be given to secure it.

Information we will collect includes:

- Contact Information – Name, address, phone, email and date of birth.
- Financial Information – Financial statements, credit reports, tax file number, and information for creditworthiness.
- Information from general searches relevant to IFG service requested.

IFG may ask for personal information that we are required to collect for legal reasons to meet government laws and regulations; such as the Anti-Money Laundering and Counter-Terrorism Financing Act to verify your identity; which could include a copy of your drivers license, birth certificate or passport.

If you do not provide some personal information, IFG may not be able to provide you with the product or service you are seeking.

How Is Personal Information Collected

Most of the information collected by IFG will come directly from you. This information may be collected through application forms, through telephone conversations, over the internet or during a personal meeting with you.

IFG may also collect information from other parties. This may happen with or without your direct consent. Sources of other information include:

- General searches
- Credit reporting agencies
- Publicly available sources of information
- Accountant or legal representative
- Third party brokers
- Government agencies

Providing Information to Others

IFG may share your personal information with outside entities. This may be for reasons of providing you with a product/service beyond the capabilities of IFG. Other entities that we may provide your personal information to include:

- Other financial institutions
- Credit reporting agencies
- Debt collection agencies
- IFG accountants, auditors or lawyers
- Your personal representatives, such as: accountant, financial advisor or attorney

IFG does not provide or sell information to outside parties for any marketing purposes.

IFG may use your personal contact information to provide you with information and updates concerning current products/services.

It is our intent to only provide the information necessary to information they need to performs their services to us or to provide products/services to you. These organizations must meet the privacy standards that we enact, and must comply with the Privacy Act.

Disclosure of Personal Information Overseas

IFG may need to disclose information to our internal operations overseas or to service providers located overseas which provide services to IFG on IFG's behalf. When your personal information is disclosed overseas, IFG is required to ensure that the information is treated in accordance with the policies and standards that apply in Australia.

Credit Reporting

IFG does not generally report information to credit reporting agencies however, IFG does request credit reports from various credit reporting agencies and uses this information for determination of creditworthiness. In requesting reports from a credit reporting agency, IFG will use personal information to identify you and possibly information from your application. If you are a guarantor, we may use information from a credit reporting agency to assess your ability to qualify as a guarantor.

Managing and Accessing Personal Information

IFG takes every precaution to protect your personal information that has been collected from you or from outside sources. The information is protected from misuse, loss or access by unauthorized individuals or entities. Information is stored in paper form and electronically with appropriate security.

If your personal information should change, notify IFG immediately with the correct information. IFG will also ensure to the best of our ability that information that we retain is correct and current.

You may contact IFG to request information of what data has been collected and retained by us. Upon request, we will provide any copies of information that are held by us.

If you deem that personal information that we maintain is incorrect, please notify us immediately so that we may take corrective action to ensure information is correct

and current. In the event that we do not agree that information is inaccurate or out of date we will notify you in writing providing information on why we do not agree and will provide information on what you can do if dissatisfied with the response.

Resolving Concerns

In the event you believe that your privacy has been compromised, that IFG has not acted in protecting information or has not complied with the Privacy Act, please contact us immediately so that the issue is resolved as quickly as possible. We will investigate your concern and where necessary will consult with others, such as a credit reporting agency. IFG will respond in writing with the results from our investigation and/or may provide information to you regarding outside dispute resolution.

If your concern is not satisfactorily resolved, you may contact the Office of Federal Privacy Commissioner through the privacy hotline: 1 300 363 992

Contact Information:

We can be contacted by e-mail or by letter posted to Suite 38, Level 3, 2 Brandon Park Drive, Wheelers Hill VIC 3150 (attention Privacy Contact Officer) or by phone at 1300 957 900.