

Privacy Policy

About this policy

AVALON LENDING PTY LTD (the Company) recognises the importance of the privacy of your personal information and is committed to protecting the privacy of all individuals when handling personal information.

This Privacy Policy explains openly and transparently how the Company will collect, hold, use, disclose, protect and otherwise handle your personal information in accordance with the Australian Privacy Principles contained in the Privacy Act 1988 (Cth).

When you provide the Company with personal information, you consent to its use, disclosure and handling of your personal information in accordance with this Privacy Policy as amended from time to time.

Should you require a copy of this policy it is available for download or we can post you a copy at your request.

Your Personal Information we may collect and hold

The Company will collect and hold personal information for the purposes of providing our services and products we may provide to you, and to identify who you are in relation to the Anti- Money Laundering Laws.

The kinds of personal information that we may collect and hold include your name, date of birth, email address, home address, phone number, bank account details, and other financial information.

Electronic data capture

The Company may use cookies, web beacons or similar technologies to collect de-identified information about your visits to our website ("Website") for the purpose of improving your experience browsing our Website. As an example, should you visit our Website the Company may collect information about your operating system, browser type, pages accessed, documents downloaded, any previous visits, any referring website, including dates and times. If you disable cookies in your browsers our website may not operate as it should.

Our online enquiry form on our Website also collects the personal information you enter.

This information is used for the sole purpose of answering your enquiry.

Personal information collected and held

The Company collects your personal information directly from you when you complete application forms and we may also collect data from the companies you may deal with through us.

Other ways we may collect your personal information includes in person or by telephone, letter, facsimile or email or by other electronic means.

The Company may hold personal information collected in both physical and electronic storage facilities including paper-based files, computer and data servers both onsite and in the cloud. We will ensure as far as reasonably possible that your data is secure.

How the Company uses and discloses personal information

The Company may use and disclose personal information collected and stored to enable us to provide the financial services and products to you and for other related legal purposes.

For example, we may use and/or disclose your personal information to:

1. verify your identity;
2. administer platforms, investments, and other services we may provide to you;
3. comply with laws, regulations, rules, directions or requests from the Company's regulatory bodies and/or other government agencies;
4. comply with the Company's own internal policies and procedures.

Where it is legal and necessary to do so, the Company may disclose your personal information for the purposes described above to third parties such as our product suppliers, contractors, professional advisers, government agencies and regulators or parties involved in the management of your products and services. These third parties may be in other countries where laws in relation to the processing of personal information are not consistent with the Australian Privacy Principles or the Privacy Act.

While the Company may take steps to try and ensure that these third parties do not breach the Australian Privacy Principles in relation to your personal information, the overseas recipient may breach the Privacy Act and/or the Privacy Principles and this may be due to that country's own laws. In these cases, the Company relies on the Australian product supplier to ensure compliance of their offshore branch or operation.

Privacy Policy updates

We may update this Privacy Policy from time to time to take into account changes in our practices for the handling of personal information by publishing an amended Privacy Policy on our Website. You should regularly review the most recent version of this Privacy Policy available on our Website.

By providing us with your personal information, you accept that we may make disclosures to overseas recipients on this basis.

AVALON LENDING PTY LTD will protect your personal information

The Company will take all reasonable steps to protect your personal information it holds from misuse, interference and loss, and from unauthorised access, modification or disclosure using both physical and electronic security measures.

By providing us with your personal information over the Internet, you accept that such information will be transmitted at your own risk as the security of such information is not guaranteed.

The Company will not retain your personal information unless required to do so by law, if it is no longer needed for any purpose for which we may lawfully use or disclose it. However, under the Law we are obliged to retain certain data for up to seven (7) years after you cease to be a client of the Company.

Access, correction and complaints regarding your personal information

You may request the Company to provide you with access to any of your personal information held by us.

You should promptly notify the Company if you become aware that any of your personal information held is inaccurate, out-of-date, incomplete, irrelevant or misleading.

If you have any concerns about whether the Company has complied with this Privacy Policy or the Privacy Act you can raise your concerns with the principal, Aaron Hornsby.

You can contact our Aaron via email, telephone or by post on the details set out below.

We will advise you of the outcome of any complaint raised after we have investigated the issues or concerns.

If you are not satisfied with our response, you can complain to the Office of the Australian Information Commissioner.

You can contact: Aaron Hornsby

Email: ahornsby@drs.net.au

Phone: 0406 319 558

Address: Suite 12, 5/7 Ross Street, Parramatta NSW 2150

Privacy Policy updates

We may update this Privacy Policy from time to time to take into account changes in our practices for the handling of personal information by publishing an amended Privacy Policy on our Website. You should regularly review the most recent version of this Privacy Policy available on our Website.