

The **Centrepoint Alliance Group*** of companies ("Centrepoint Alliance", "we", "us", "our") offers many different categories of financial products and services including commercial finance broking and funding and insurance premium and professional fee funding.

Centrepoint Alliance is committed to protecting your privacy and the confidentiality of your personal information. In handling your personal information, we are bound by, and comply with, the Privacy Act 1988, including the National Privacy Principles.

This privacy policy sets out how we collect and manage your personal information and how you can access that information if you wish.

Collection and storage of personal information

We collect personal information from, and about, you to provide you with the services you require from us. The personal information we collect may include financial information and history, banking details, personal identification, contact details, personal and trade references, employment or business history. If you choose not to provide this information, our ability to assist you may be restricted.

Wherever possible, we will collect your personal information directly from you, either in person or through our website when you choose that method of providing your information, or from your agent or intermediary. Occasionally, we may need to obtain personal information about you from a third party for a particular purpose. Third parties can include a credit reporting agency, our related bodies corporate, employees, agents or contractors. Wherever possible we will tell you who we need to contact and why. We take steps to protect any personal information we collect, so it will be safeguarded from misuse, loss, unauthorised disclosure or modification.

Only authorised personnel can access your information.

We may store your information in hardcopy documents or electronically. The law may require us to retain your personal information for a period of time after our business dealings have finished. It is securely stored and disposed of, or de-identified, when no longer required.

Where your personal information is transferred overseas for data storage or for other services, we ensure those who provide us with those services have privacy policies and procedures consistent with the Australian Privacy Act and Principles.

Use and disclosure of personal information

We use your personal information to provide you with the services you require and to perform other functions and activities you authorise in the privacy statement and consent.

Those other functions and activities can include our internal administrative, product or service development, marketing, planning and research requirements as well as future offers of products or services to you.

We will disclose personal information to third parties only as the Privacy Act permits and where there is a valid reason to do so. Third parties may include:

- Guarantors;
- Credit providers, credit reporting agencies and providers of securitisation arrangements;
- Related bodies corporate, employees, agents, contractors and advisers;
- Services providers (e.g. computer systems consultants, trust managers, document custodians, mailing houses etc) to enable them to perform those services;
- Your agents or intermediaries;
- Insurers, insurance brokers and insurance assessors;
- Government authorities and law enforcement agencies, as required by law only;
- Overseas service providers, including offshore data storage facilities.

All third parties must use your personal information only for the specific purpose for which it was supplied.

Access to your personal information

You can access the personal information we hold about you by contacting our Privacy Officer at

Centrepoint Alliance Group
PO Box 4371
Eight Mile Plains Qld 4113

Telephone: 1300 732 688
Email: info@cpal.com.au

Complaints and concerns

Please contact our Privacy Officer if you have any complaints or queries about how we manage your personal information, or you no longer wish to receive marketing materials.

Obtaining our privacy policy

This privacy policy may change over time. You can obtain the current version from our website www.centrepointalliance.com.au or by contacting the Privacy Officer at the address above.