

Privacy Policy

At Black and White Finance, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

What information do we collect and how do we use it?

We will ask you for personal information when we assist you with your finance. We use the information you provide to advise about and assist with your credit needs. We only provide your information to the companies with whom you choose to deal (and their representatives).

We also use your information to send you requested product information and to enable us to manage your ongoing relationship with us e.g. invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about promotions, new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post. If you would rather not receive this information, email or write to us. We may also use your information internally to help us improve our services and help resolve any problems.

What if you don't provide some information to us?

If you don't provide us with full information, we can't properly advise or assist you with your credit needs.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We will take reasonable steps to protect your personal information and ensure it is safe by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to our credit licensee e.g. for administration and supervision activities, contractors who supply services to us e.g. to handle mailings on our behalf, or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do. We may also provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

If you wish to access or correct your personal information, please write to us here at Black and White Finance. You may call on 0448 890 186 or email at peter@blackandwhitefinance.com.au. We do not charge for receiving a request for access to personal information or for complying with a correction request. We do not charge for providing access to personal information.

If the information you seek is not readily available, for example, archived data, then we will endeavour to provide this to you within 30 days of your request. We reserve the right to charge you a fee for this retrieval.

We may be required by law or by good business practice to retain your personal information for a period of time after you have ceased your relationship with us. After the required time has passed we attend to the secure destruction or deletion of your personal information. We are not always required to provide you with access to your personal information upon your request.

We may refuse you access to personal information in a number of circumstances, such as where the information may relate to existing or anticipated legal proceedings with you, where denying access is required or authorised by law, or where the request for access is regarded as frivolous or vexatious.

If we deny your request for access to, or refuse your request to correct your personal information, we will explain why and will keep a record of your request on our file.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information. At the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

If we refuse to correct personal information we will provide you with our reasons for not correcting the information.

Your consent

By asking us to assist with your credit needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact Peter Vassilis at Black and White Finance on 0448 890 186

Complaints - Internal Dispute Resolution

If you do have a complaint, please let us know by email, because if we don't know about it we can't fix it. You may also contact us by email addressed to; Peter Vassilis at Black and White Finance on 0448 890 186, please make sure you include as much information as you can.

You should explain the details of your complaint as clearly as you can. You must do this in writing. When we receive a complaint, we will attempt to resolve it promptly.



For more information regarding this document or anything else about our services, just contact us at any time, using any of the following contact points; mobile 0448 890 186 or email peter@blackandwhitefinance.com.au or via post attention to Peter Vassilis, Black and White Finance, PO BOX 2073, ROSE BAY NORTH NSW 2030. We're here to assist you.

Should you wish find out more about the privacy legislation or the Australian Privacy Principles, we recommend that you visit the Federal Privacy Commissioner's website at www.privacy.gov.au.

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