

## **Privacy Policy**

This Privacy Policy applies to Better Building Finance (“**BBF**”) ABN 60 757 159 521 and the website [www.betterbuildingfinance.com.au](http://www.betterbuildingfinance.com.au) and any website that replaces it (“Website”). In this Privacy Policy the terms “we”, “us” and “our” refer to BBF.

We are committed to protecting the privacy of personal information that we collect. We will deal with personal information in accordance with the Information Privacy Principles (“**IPPs**”) set in the Privacy and Data Protection Act 2014 (**PDPA**).

### **What is personal information?**

In summary, 'personal information' is information or an opinion, in any form, about an individual that identifies the individual, or from which his or her identity can reasonably be ascertained.

### **What sort of information do we collect?**

There are two categories of information that we may collect about you:

- personal information that may be provided to us when you or someone else in your organisation is dealing with us via the Website, by telephone or fax or in person; and
- information, generated by our computer system, which tracks traffic on the Website (see the further information below under “Cookies”).

### **How do we use your personal information?**

We may use your personal information in the following ways:

- if you are, or an organisation who you represent is, obtaining services from us, we may need use your personal information to:
  - verify your identity; and/or
  - conduct, or arrange for a third party to conduct, credit and fraud checks;
- to assist you or your organisation to apply to receive services from us;
- to provide you or your organisation with services and to administer those services;
- to obtain information from you to research and improve our services and develop new services;
- to market and promote our services to you or your organisation (including by phone, email, sms, MMS and direct mail).

If you do not want us to contact you with marketing and promotional messages and material, please contact us using one of the methods set out below under “How to contact us”.

### **When do we disclose your personal information?**

We may disclose your personal information to organisations and individuals outside of BBF if you have asked us to do so and/or in the course of using the information for the purposes set out above. These individuals and organisations could include those that carry out the following functions for us:

- contacting you about services that we are providing to you or your organisation;
- responding to your questions;
- assessing applications that you submit to us;
- our mailing services;
- billing and debt-recovery;
- verifying your identity;
- conducting credit and fraud checks

- installing, operating, maintaining and repairing our information technology services, including the Website;
- providing us with legal and accounting advice and other professional services;
- providing us with marketing and promotional services and market research; and
- analysing use of the Website.

### **Accuracy and security of the personal information that we hold**

We take reasonable steps to make sure that the personal information that we collect is accurate, up to date and complete. Please contact us if the personal information that we hold about you is inaccurate, incomplete or out-of-date, and we will take reasonable steps to correct the information.

We also take reasonable steps to protect personal information that we hold from misuse and loss and from unauthorised access, modification or disclosure.

### **Accessing your personal information**

Under the PDPA, you have a right to access your personal information, although the PDPA does provide for some exceptions to this general rule. For security reasons, you may be required to apply in writing before we will give you access to your personal information. We may charge a fee for retrieving your personal information and providing it to you.

### **Cookies**

We may use a cookie file containing information that can identify the computer you are working from. You can choose to refuse cookies by turning off the cookies function in your browser and/or deleting the cookies from your hard drive. You will not be able to maintain a logged in session if cookies are not enabled in your browser or if they are removed from your hard drive.

### **Changes to this privacy policy**

We reserve the right to change this privacy policy from time to time to reflect changes in our business requirements and changes in the law. Changes will be updated in this policy on the Website, so you should check periodically to make sure that you are aware of the most recent version of the policy.

### **How to contact us**

If you believe that we have failed to comply with this privacy policy, or if you have any other enquiry about the personal information that we have collected from you, you should contact us using the one of the following methods:

Postal Address: GPO Box 1603M, Melbourne VIC 3001

Physical Address: Level 5, 225 Bourke Street, Melbourne VIC 3000

Telephone: 03 9658 8740

Email: [info@betterbuildingfinance.com.au](mailto:info@betterbuildingfinance.com.au)