

PRIVACY

PRIVACY COLLECTION STATEMENT

Privacy – At CHERPA we are committed to protecting your privacy. We use the information you provide to advise about and assist with your finance or consumer leasing needs. We provide your information to the lenders or other companies with whom you choose to deal (and their representatives).

If you do not pay our fees within our credit terms, we may provide your information to a credit reporting bureau including but not limited to bankstatements.com.au, Equifax, Dun & Bradstreet, Illion, Tasmanian Collection Service, or Talefin.

We do not trade, rent or sell your we may disclose your information. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

From time to time, we will use your contact details to send you offers, updates, events, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so. If you don't provide us with full information, we can't properly advise or assist you with your finance or consumer leasing needs.

For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on 1300 907 704 or visiting our website defenceliving.com.au.

OUR PRIVACY POLICY

At CHERPA 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 collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected. What information do we collect and how do we use it?

When we arrange finance or a consumer lease on your behalf, we ask you for the information we need to advise you about your specific needs and your borrowing capacity. This can include a broad range of information ranging from your name, address, contact details and age to other information about your personal affairs including your assets, liabilities, financial situation and health. The information collected enables us to decide whether to lend or provide a consumer lease to you and on what terms. We may provide any information that the lenders to whom we apply on your behalf require to enable them to decide whether to lend or provide a consumer lease to you and on what terms.

We also use your information to enable us to manage your ongoing requirements and our relationship with you, e.g. such as refinancing, 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.

From time to time we will use your contact details to send you direct marketing communications including offers, updates, events, articles or newsletters that we think will be of interest to you. We may also send you regular updates by email or by post on finance matters. We always give you the option of electing not to receive these communications in the future and you can unsubscribe at any time by notifying us that you wish to do so. 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? We can only fully advise you about your borrowing capacity and the suitability of a loan or a consumer lease and arrange finance for you if we have all relevant information. If you do not provide us with some or all of the information that we ask for, we may not be able to advise or assist you. How do we hold and protect your information?

We strive to maintain the relevance, 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 hold the information we collect from you in cloud based records and in your clientfile. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. Will we disclose the information we collect to anyone? We do not sell, trade, or rent your personal information to others. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

We will disclose your information to any lenders that you chose to deal with any may need to provide your information to contractors who supply services to us, for example, to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do. We may 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.

If you do not pay our fees within our credit terms, we may provide your information to any credit reporting bureau including but limited to bankstatements.com.au, Equifax, Dun & Bradstreet, Illion, Tasmanian Collection Service, or Talefin. 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, irrelevant or out of date. If you wish to access or correct your personal information please write to:

Mr Steven King
Privacy Officer
CHERPA
PO Box 156
Moonah Tas 7009

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.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to our Privacy Officer:

Mr Steven King
Privacy Officer
CHERPA
PO Box 156
Moonah Tas 7009

Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

Your consent

By asking us to assist with your finance and consumer leasing 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:

Mr Steven King
Privacy Officer
CHERPA
PO Box 156
Moonah Tas 7009

Anonymous data

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages or links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies

In order to collect this anonymous data we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. They allow the website to recognise your computer when you return in the future.