

Privacy Policy

'We', 'our', 'us' means Allen Tong Trading as Kaya Finance ABN 64 975 470 623 1.

Collection and use of your personal information

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us.

We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement. Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits.

We will do this only if it's reasonably necessary to do so, for example, where: we collect information from third parties about a loan or lease in relation to which you seek our services; we can't get hold of you and we rely on public information to update your contact details; or we exchange information with your legal or financial advisers or other representatives.

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

We may use your information for purposes including: giving you credit assistance; giving you information about loan products or related services; considering whether you are eligible for a loan or lease or any related service you requested; assisting you to prepare an application for a lease or a loan; administering services we provide, for example, to answer requests or deal with complaints; administering payments, we receive, or any payments we make, relating to your loan or lease; identifying you; telling you about other products or services we make available and that may be of interest to you, unless you tell us not to; allowing us to run our business efficiently and perform general administrative tasks; preventing or investigating any fraud or crime or any suspected fraud or crime; as required by law, regulation or codes binding us; and any purpose to which you have consented.

If you don't provide your information to us, it may not be possible to: assist in finding a loan or lease relevant to your circumstances; verify your identity or protect against fraud; or let you know about products or services that might be suitable for your financial needs.

2. Sharing Your Information General We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees We may share your information with your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and your referees, like your employer, to confirm details about you.

Sharing with third parties We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

The Broker Group through whom we may submit loan or lease applications to lenders or lessors on the Broker Group's panel. You can view our Broker Group's privacy notice at

<http://www.fastgroup.com.au/borrower-privacy-statement>. It sets out how that Broker Group manages your personal information and where you can find its privacy policy;

Referrers that referred your business to us; financial services suppliers with whom we have arrangements; valuers; lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries; organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct; government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities; guarantors and prospective guarantors of your loan or lease; service providers, agents, contractors and advisers that assist us to conduct our business for purposes including, without limitation, storing or analysing information; any organisation that wishes to take an interest in our business or assets; and any third party to which you consent to us sharing your information.

3. Privacy Policy You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details below. [Also, you can read and obtain a copy of that policy at our website] Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complaint against us about a privacy issue.

4. Information about other people If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that: we have collected their information to provide those services or for any other purpose set out in this privacy notice; we may exchange this information with other organisations set out in this privacy notice; we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can: access or request a copy of that privacy policy or this privacy notice; or access the information we hold about that other person, by using our contact details above; and we may not be able to provide those services to you unless we obtain their information.

What happens if you have a concern? If you are concerned about whether we have complied with the Privacy Act or this Privacy Policy and would like to share your concern please contact us:

Kaya Finance Grievance Officer: Allen Tong Should you have an issue about our services, please contact Allen Tong on: Phone: 0430 576 357 or Email: allen@kayafinance.com.au Your issue will be considered through our internal complaints resolution process and we will aim to respond with a decision within 45 days of you making the complaint. Feedback on the handling of your personal information should you be unsatisfied in the manner in which Kaya Finance has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. For more information on your privacy rights please visit <http://www.privacy.gov.au>