

Privacy Policy

****1. Your Privacy****

1.1 We value your privacy and this Privacy Policy details how we manage your personal data. It applies to The Buyers Ally ABN [38961445458](#) ("we" or "us").

1.2 This Policy also outlines how we handle credit-related information collected during credit applications or facilities.

****2. Personal Information We Collect****

2.1 General Information

We may collect the following types of information about you:

- (a) Identification details like name, address, phone numbers, and date of birth;
- (b) Other contact info such as social media profiles;
- (c) Financial information including tax file number or ABN;
- (d) IP addresses;
- (e) Technologies such as cookies and web beacons;
- (f) Additional relevant information as needed.

2.2 Legal Requirements

We may collect personal information if required by law, such as for verifying your identity under Australian Anti-Money Laundering regulations.

2.3 Information from Website Activity

- (a) For internet customers, we track your website usage to verify your identity and improve our services.
- (b) If you start an online application but don't finish, we may contact you to assist with completion. Incomplete applications are temporarily stored and then deleted if not completed.
- (c) Interaction via social media may lead us to collect information about you. For sensitive matters, we'll use secure communication.
- (d) We may collect de-identified data from web users, such as IP addresses or geographic details, to enhance our services.

****3. How We Collect Personal Information****

3.1 Direct Collection

- (a) We will generally collect personal information directly from you unless impractical. Keeping your contact details up-to-date helps us in this process.
- (b) We may collect information when you:

- (i) complete forms;
- (ii) call us;
- (iii) use our website;
- (iv) communicate via email, SMS, or other digital means.

3.2 Collection from Other Sources

- (a) We may collect information from other sources in compliance with the Privacy Act 1988 (Cth) if necessary.
- (b) This could include information from third parties regarding loans or properties, public information, or interactions with your advisors or representatives.

3.3 Non-Disclosure of Information

If you do not provide personal information, we might not be able to:

- (a) Offer credit assistance;
- (b) Help with loan or property searches;
- (c) Verify your identity or prevent fraud;
- (d) Inform you of suitable products or services.

3.4 Collection of Credit Information

- (a) Credit information is collected during credit assistance inquiries.
- (b) Main sources of credit information include:

- (i) Co-applicants or co-borrowers;
- (ii) Guarantors or proposed guarantors;
- (iii) Employers, legal representatives, accountants, or other referees;
- (iv) Agents or referrers;
- (v) Credit application processors;
- (vi) Valuers;
- (vii) Issuers of identification documents;
- (viii) Service providers assisting with credit applications.

3.5 Unsolicited Information

- (a) If we receive unsolicited personal information, we will assess whether it is necessary for our functions and handle it accordingly. If not needed, we will destroy or de-identify it.

3.6 Notification of Information Receipt

- (a) When we receive personal information directly, we will inform you about:

- (i) How and why it was collected;
- (ii) Possible disclosures;
- (iii) Access and correction procedures;
- (iv) Complaints process.

- (b) For information collected from third parties, we will notify you if it is identifiable.

3.7 Security of Personal Information

- (a) We store information both physically and electronically.
- (b) We take steps to protect your information from misuse, loss, and unauthorized access or disclosure. This includes:

- (i) Internal security policies;
- (ii) Encryption;
- (iii) Access controls;
- (iv) Physical security measures;
- (v) Restricted access to authorized individuals.

- (c) Personal information may be stored with third-party providers under strict protection agreements.

3.8 Information Retention and Disposal

- (a) We keep information only as long as needed for our purposes or as required by law.
- (b) When no longer needed, information is destroyed or de-identified.
- (c) Residual copies may remain temporarily on servers or backup systems.

****4. Use of Personal Information****

4.1 Primary Uses

We use your personal information to:

- (a) Provide credit assistance and help with applications;
- (b) Offer information about loan products and related services;
- (c) Assess loan eligibility;
- (d) Assist in loan application preparation;
- (e) Search and inspect properties;
- (f) Negotiate or bid on properties if needed;
- (g) Provide property-related learning tools;
- (h) Deliver requested services and verify authority;
- (i) Manage service administration and payments.

4.2 Marketing

- (a) We may use or disclose your information for marketing purposes related to products or services that may interest you.
- (b) You can opt out of marketing offers at any time.
- (c) With your consent, we may share your information for connecting with other businesses or customers. You can revoke this consent anytime.
- (d) We do not sell your personal information.

4.3 Other Uses

We may use your information for:

- (a) Marketing other products or services;
- (b) Identifying service improvement opportunities;
- (c) Running our business and administrative tasks;
- (d) Preventing or investigating fraud or crimes;
- (e) Compliance with legal requirements;
- (f) Any consented purposes.

****5. Sharing Personal Information****

5.1 Sharing with Others

To deliver services, we may share your information with:

- (a) Representatives and referees (e.g., lawyers, accountants, employers);
- (b) Third parties involved in providing our services (e.g., mortgage aggregators, lenders, real estate agents, fraud agencies, government bodies, and service providers).

5.2 International Sharing

- (a) Some data may be processed overseas by our vendors, including GDPR-compliant platforms.
- (b) Information may be stored in the cloud or networked storage, which can be accessed internationally.

****6. Access to Your Personal Information****

6.1 Access Requests

- (a) You can request access to your personal information unless legally exempt.
- (b) Requests can be made in writing, and we may confirm your identity by security questions or phone.
- (c) Access will be provided in a reasonable format, with potential fees disclosed beforehand.

6.2 Refusing Access

- (a) Access may be denied in certain situations such as threats to safety, legal constraints, or impacts on others.

Removal of Personal Information

You have the right to request removal of information from our marketing lists and vendor databases.

****7. Correcting Personal Information****

7.1 Corrections

Contact us to correct inaccurate, outdated, incomplete, irrelevant, or misleading information.

7.2 Notification of Corrections

If incorrect information was provided to others, we can inform them or assist you in doing so.

7.3 Credit Information Corrections

(a) For credit information errors, request corrections from the originating organization. We can assist in this process.

(b) Corrections will be communicated within five business days, and relevant third parties will be informed.

****8. Complaints****

8.1 Complaints Procedure

If you have a complaint, contact us via:

Email: davidc@thebuyersally.com.au

Phone: 0412 786 239

Post: 301/80 Penshurst Street, Penshurst NSW 2222

8.2 Further Assistance

If unresolved, you may contact the Office of the Australian Information Commissioner (OAIC):

Online: www.oaic.gov.au/privacy

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Fax: (02) 9284 9666

Mail: GPO Box 5218, Sydney, NSW 2001 or GPO Box 2999, Canberra, ACT 2601

8.3 Credit Information Complaints

For complaints about credit information, we will address them within seven days and inform you of delays or extensions if needed.

****9. Contact Us****

9.1 We value your feedback and encourage you to contact us with any questions or comments.

9.2 Contact Details:

Email: davidc@thebuyersally.com.au

Phone: 0412 786 239

Post: 301/80 Penshurst Street, Penshurst NSW 2222

9.3 Anonymity

(a) For general inquiries, you may contact us anonymously or with a pseudonym, though some interactions may require personal identification.

9.4 Government Identifiers

We will not use or disclose government-related identifiers unless authorized by law.

****10. Policy Changes****

10.1 Updates

We will notify you of changes to this policy by posting on our website, via email, or postal correspondence. You can also request the latest version of the policy.