



## **MORRIS FINANCE LTD PRIVACY POLICY**

### **About this policy**

This privacy policy outlines how we comply with our obligations under the National Privacy Principles (NPP) in the Privacy Act 1988.

This Privacy Policy outlines how we manage your personal information within Morris Finance Ltd. It also describes and regulates how and what sort of personal information is collected, used, disclosed and stored and how individuals or organizations may access, and correct personal information held by them.

In this Privacy Policy, personal information is information or an opinion whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion.

The privacy and confidentiality of your personal information has always been important to Morris Finance Ltd. We are committed to respecting your rights to privacy and protecting your personal information. We comply at all times with the National Privacy Principles and any other applicable laws and codes affecting your personal information. Our staff are trained to respect your privacy in accordance with our standards, policies and procedures.

Our Privacy Policy applies to all your dealings with us whether at our branch, through our customer call centre, via our website or National Broker Network. However, depending on the Group organization with which you deal, further privacy information may apply to the matters discussed in the Privacy Policy.

We appreciate that the success of Morris Finance Ltd is largely dependent upon the trust and relationship being established and maintained with past, present and prospective customers, and other individuals with whom we conduct our business.

We encourage you to check out our website regularly for any updates to our Privacy Policy.

### **Information we collect**

The information that Morris Finance Ltd collects is usually personal information directly from the individual, or via our website facility.

The information we collect may include your name, address, date of birth, contact details (phone, fax, email address), financial details, health information or other information Morris Finance Ltd considers necessary for one of its functions, services or activities.

We acquire this personal information so that we can:

- Provide you with the relevant product or services (include assessing your application and identifying you);
- Managing and administering the products or services;
- Protecting against fraud where it is a banking and finance, or insurance, product or services;
- Comply with our legal obligations.

Group organisations may also collect your personal information for the purpose of letting you know about different products and services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

Sometimes we will collect a few personal details unlikely to be known to other people to help us identify you over the telephone. If you are applying for a financial agreement we may also collect the number and ages of your dependants, the length of time at your current address, your employer' name and contact details, proof of earning and if you have changed your current address or employer in the last few years. We use this information to assist in making responsible credit decisions. In addition, as required by Part IIIA of the Privacy Act 1988, we will obtain your consent to collect, use and disclose credit information about you. In certain circumstances we may receive personal information from third party. An example of such is we may need to collect personal information from a credit reporting agency, your representative, your financial adviser, your employer or publicly available sources of information or any of the organisations identified below under "Use and Disclosure of Information":

## Use and Disclosure of Information

We use your personal information collected in order to:

- Provide you with financial products and services (including situations where we are an agent for another product issuer;
- Assist you with your concerns or queries;
- Comply with any legal or regulatory obligations imposed on us;
- Perform our regular business functions (including internal audit investigations, performance reporting, product development and research and planning.

In addition, depending on the type of product or services you have requested, the organisation or group you are dealing with, we may exchange and disclose personal information with:

- Brokers and agents who refer your business to us;
- Organisations involved in valuing and insuring if you are borrowing from us to purchase equipment (so we can obtain a valuation of your property/ equipment, and confirm that it is insured);
- Auditors we appoint to ensure the integrity of our products;
- Affiliated product and service providers and external product and service providers for whom we act as agents (so that we can provide you with the product and service you seek or in which you have expressed an interest);
- Auctioneers (if we have to sell a property we hold as security to recover moneys owing to us).
- Any person acting on your behalf, including your financial adviser, solicitor, guarantors, settlement agent, accountant, executor, administrator, trustee, guardian or attorney;
- Your referee (to confirm details about you); • Regulatory bodies and government agencies, if required or authorised to do so;
- Credit and fraud reporting agencies;
- Medical practitioners (to verify or clarify if necessary and health information you may provide);
- Other financial institutions and organisations at their request if you seek credit from them, (so they may assess whether to offer you credit);
- Investors, advisers, trustees and rating agencies where credit facilities and receivables are pooled and sold (securitisation);
- Agents who assist us in disposing of property or equipment, such as at the end of a financing arrangement (to the property or equipment may be disposed);
- Other organisations who in conjunction with us provide products and services (so that they may provide their products and services to you);
- Professional association or organisation with which we conduct an affinity relationship;
- When we outsource certain functions including bulk mailing, market research, debt recovery and information technology, experts to help improve our systems, products and services, contractor, and other organisations involved in our normal business practices.

## Data Quality

Morris Finance Ltd take all reasonable steps to make sure that the personal information we collect, use or disclose is accurate, complete and up to date. Please contact us if you would like to have any details changed or if you believe that the information we have about you is not accurate, complete or up to date. (see "[contact us](#)")

## Data Security

Morris Finance Ltd takes all reasonable steps to protect the personal information it holds from misuse and loss and from unauthorised access, modification or disclosure.

We make sure that the personal information we holds is destroyed or permanently de-identified if it is no longer needed for any purpose for which the information may be used or disclosed under National Privacy Principles.

We have a range of policies and practises in place to provide a firm secure environment, some of the ways we do this are:

- Educating staff as to their obligations with regards to personal information;
- Confidentially requirements for all employees;
- Security measurement for security access;
- Encrypting data sent from your computer to our systems during internet transaction and across networks;
- Employing virus scanning tools, firewalls, intrusion detection systems and protecting against unauthorised persons and viruses from entering system;
- Document storage security polices;
- Access controls for our building.

## Your privacy on the internet

The information that Morris Finance Ltd collects about you is dependent on how you use the facility offered by Morris Finance Ltd's website.

We will, if it is reasonable or practicable to do so, collect your personal information from you, this may happen when you have filled out a "[contact us](#)" form through our website. If you decide to complete an online application form or "[contact us](#)" form, the information that we hold about you to be secure to ensure that it is protected from loss, unauthorised access, use modification or disclosures.

During the submission of an online application form or contact form, if at any stage during entering your information you wish to cancel your application prior to submitting the information you have entered up to that point will be automatically deleted.

Your personal information is stored within a secure system that is protected in a controlled facility. Our employees and authorised agents are obligated to respect the confidentiality of any personal information held by us. (Refer to Privacy Statement)

When individuals only browse the website, either our internet server provider will record information (such as your computers IP address and domain name, the number of users who visit, the number of pages viewed, the date and time of visits and how users navigate through this site) for statistical purposes and so we can accurately evaluate the quality of our content and make improvements for you. This information is collected as aggregated data and the user remains anonymous.

## **Cookies**

A cookies is a tiny element of data that a website can send to your browser which may be stored on your hard drive to identify and interact more effectively with your computer. You may set your browser to accept all cookies, reject all cookies or notify you when you receive a cookie.

Cookies are used on our web sites to monitor the traffic to the site. They are used to count the number of visitors to each page and to track the path each visitor takes to navigate this web site but no personal information about you is collected during this process.

To evaluate the effectiveness of our website advertising, we may use third parties to collect statistical information, no personal information is collected on these occasions.

## **Links to other sites**

The Morris Finance website may contain links to websites of third party providers of goods and services, (third party website). While such links are provided for your convenience, be aware that the information handling practised of the linked websites might not be the same as ours. Those other websites are not subject to our privacy standards, policies and procedures. You will need to review or contact those websites to ascertain their privacy standards, policies and procedures.

## **Access to personal information**

You can request us to provide you with access to the personal information we hold about you. If particular circumstances apply, we are permitted by the Privacy Act to deny your request for access or limit the access we provide. Below are some factors that may affect the right to access information:

- A serious and imminent threat or serious threat;
- Unreasonable impact on the privacy of others;
- Frivolous or vexatious request;
- Existing or anticipated legal dispute resolution proceedings;
- Access would prejudice negotiation;
- Access would be unlawful;
- Denial of access is required or authorised by law;
- Prejudice to investigation of unlawful activity;
- Enforcement activities;
- The information relates to a commercially sensitive decision making process;

- Access would prejudice enforcements activities relating to criminal activities and other breaches of law, public revenue, a security function or negotiations with you;
- Legal dispute resolution proceedings;
- Where a third party has given us health information about you in confidence;
- Where you jointly conduct an account, each individual has access to their own information eg: account balances and transfer details) but not to personal information of the other individual(s).

A reason shall be given in the event of denying access to information.

## **Refund Policy**

Morris Finance Ltd are unable to refund any payment once processed via the secure third party payment gateway for credit card transactions nor can we refund any monies paid for services already rendered. We will consider a full or partial refund should the cause of the error be in our control but are not liable for server or technical downtime out of our control.

## **Contact us**

If you have any questions or would like further information about our Privacy Policy, please contact us by:

**Telephone:** 1300 466 774  
+ 61 3 5223 3453

**Post:** PO Box 4233 Geelong Victoria 3220

**Facsimile:** + 61 3 5223 3452

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