

Privacy Policy -Australian Credit Licence 533114

1. This is the privacy policy of MNK & EPT Pty Ltd T/A TAT Solutions, ACN 648 733 055, Australian Credit License Number- 533114 (“TAT”, “we”, “our”, “us”) and details how we collect, store, use and disclose (“manage”) “personal information” (as that term is defined in the *Privacy Act 1988* (Cth)) about you for the purposes of referring you to credit providers and for direct marketing of products and services offered by TAT or an organisation TAT is affiliated with or represents.
2. We manage personal information in accordance with the *National Consumer Credit Protection Act 2009* (Cth), *Privacy Act 1988* (Cth) (“Privacy Act”), Australian Privacy Principles (“APPs”) and other relevant legislation for the purpose of providing services (“our services”) to you, including providing financial services.
3. If we are not able to collect your personal information, we will not be able to provide our services to you.

Personal information we collect

4. Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in a material form or not.
5. The types of personal information we may collect includes:
 - (a) names, job titles, contact and address details;
 - (b) information in identification documents (for example, passport and driver’s licence);
 - (c) tax file numbers and other government-issued identification numbers;
 - (d) date of birth and gender;
 - (e) employment history and salary; and
 - (f) personal information about your spouse and dependents.

6. We will not collect sensitive information about you.

How we collect personal information

7. Generally, we collect your personal information from you directly. For example, when we deal with you in person or over the telephone, when you send us correspondence (including via email), when you complete a questionnaire, form or survey, when you subscribe to our publications or when you submit personal information through our website.
8. Sometimes we may collect your personal information from a third party. For example, we may collect your personal information from your employer, your personal representative or a publicly available record. We may also be required by Australian laws (such as the *National Consumer Credit Protection Act 2009* (Cth)) to collect your personal information.

Where you provide us with personal information about someone else

9. If you provide us with someone else’s personal information, you should only do so if you have their authority or consent to provide us with their personal information. You should also take reasonable steps to inform them of the matters set out in this Privacy Policy or any Privacy Collection Statement we give you.

Holding personal information

10. TAT holds personal information in hard copy and electronic formats. We take security measures to protect the personal information we hold, including physical security measures (for example, security passes to enter our offices and storage of files in lockable cabinets) and technological security measures (for example, restriction of access, firewalls, the use of encryption, passwords and digital certificates). In addition to the other purposes set out in this Privacy Policy, TAT manages your personal information for a number of purposes including:
 - (a) to verify your identity or to conduct appropriate checks for credit-worthiness and for fraud checking;
 - (b) to provide debt management services;
 - (c) to respond to requests or queries;
 - (d) to keep you informed of our services and industry developments;
 - (e) for administrative purposes when engaging service providers, contractors or suppliers relating to the operation of our business;

(f) to manage any conflict of interest or independence obligations or situations for seeking your feedback to meet any regulatory obligations for any other business-related purposes; and

(g) to share non-personal, de-identified or aggregated information with third parties for research or promotional purposes.

12. The types of third parties (including overseas third parties) to whom we may disclose and/or sell your personal information include:

(a) third party service providers, including information technology providers and consultants, professional advisers, credit reporting agencies (including the agents and representatives of those credit reporting agencies);

(b) potential providers of loan facilities, finance brokers and lead providers;

(c) other credit providers, your employer, any other person or organisation that you have asked us to provide your personal information to or collect it from, external dispute resolution schemes, government or regulatory bodies or agencies (as part of an engagement or otherwise); and

(d) any third parties (including those mentioned in this clause 12) for the purpose of allowing them to send marketing material to you.

13. If you do not provide us with the personal information we have requested, we may not be able to complete or fulfil the purpose for which such information was collected, including providing you with the services we were engaged to perform.

Credit reporting

14. TAT may disclose information about you to a credit reporting agency for the purpose of obtaining a consumer credit report about you.

15. You give TAT your consent to obtain a credit report (which includes consumer credit information about you) from a credit reporting agency and allow the credit reporting agency to create or maintain a credit information file containing information about you.

16. We may verify your identity using information held by a credit reporting agency. To do this we may disclose personal information such as your name, date of birth, and address to the credit reporting agency to obtain an assessment of whether that personal information matches information held by them. They may give us a report on that assessment and in doing so may use personal information about you and other individuals in their files.

Direct marketing

TAT may also use your personal information for the purpose of marketing its services. If you do not want to receive marketing material from us, you can either use the unsubscribe feature in an email or email info@tat-solutions.com.au requesting to no longer receive marketing material from us.

Gaining access to personal information we hold

17. You can request access to your personal information, subject to some limited exceptions permitted or required by law. Such request must be made in writing to management.

18. TAT may charge its reasonable costs for providing you access to your personal information.

Keeping personal information current

19. If you believe that any personal information TAT has collected about you is inaccurate, not up-to-date, incomplete, irrelevant or misleading, you may request correction.

20. To do so, please contact management and we will take reasonable steps to correct it in accordance with the requirements of the Privacy Act.

Special privacy provisions

21. These Special Privacy Provisions form part of this Privacy Policy. To the extent of any inconsistency between the above provisions and these Special Privacy Provisions, the Special Privacy Provisions prevail.

22. In addition, by providing your personal information to TAT, you have asked us to put you in touch with potential providers of loan facilities and finance brokers and lead providers. To that end, by agreeing or consenting to the provisions of this Privacy Policy, you consent to:

23. (b)TAT providing your personal information to third party credit providers and finance brokers which may provide you with offers or information on goods or services they may be able to provide to you; and

24. Furthermore, by providing your email address and other contact details in your online application and by agreeing or consenting to the provisions of this Privacy Policy, you consent to and any affiliate of those entities contacting you by phone, mail, text message or email to:

- (a) market to you products and services you may like and provide you special offers and discounts.
25. In addition, by providing your personal information to TAT, you have asked us to put you in touch with potential providers of loan facilities and finance brokers. By agreeing or consenting to the provisions of this Privacy Policy, you expressly:
26. (a) acknowledge that for the purposes of the Privacy Act the finance broker is acting as an agent of a credit provider;
27. (b) may give information about you (Credit Reporting Information) to a credit reporting agency for the following purposes:
28. (i) to obtain a consumer credit report about you; and/or
29. (ii) allow the credit reporting agency to create or maintain a credit information file containing information about you.
30. The Credit Reporting Information provided will be limited to identity particulars – your name, sex, address (and the previous two addresses), date of birth, name of employer, and driver’s licence number.

Limitation of liability

31. TAT does not endorse and is not responsible for goods or services provided by any third party to whom we disclose your personal information and you release TAT from any claim arising in relation to that disclosure or any service provided to you by any third party.
32. In no circumstances is TAT responsible or liable for any direct, indirect or incidental loss, cost or damage howsoever arising from or in relation to the disclosure of your personal information to third parties.
33. By requesting our services, you may be directed to a third party website or a third party provider. You acknowledge and agree that TAT does not accept, nor will it be liable or subject to any direct, indirect or incidental loss, cost or damage howsoever arising from or in relation to any use of the third party website or any services provided to you by a third party to whom you are referred or directed.
34. You agree that we may collect, hold and use your personal information as described in this Privacy Policy.

Complaints

35. If you wish to make a complaint to TAT about our handling of your personal information, you can contact our office and set out in writing the details of your complaint:

Complaints
TAT Solutions
Email: info@tat-solutions.com.au

Or in writing to
Suite 208/1510 Pascoe Vale Road, Coolaroo VIC 3048

36. TAT will endeavour to reply to you within 30 days of receipt of the complaint and, where appropriate, will advise you of the general reasons for the outcome of the complaint. In some circumstances, the IDR Manager may decline to investigate the complaint, for example if the complaint relates to an act or practice that is not an interference of the privacy of the person making the complaint.
37. If you are not satisfied with the outcome of your complaint, you can refer your complaint to Australian Financial Complaints Authority (AFCA). Tat Solutions is a member of Australian Financial Complaints Authority (AFCA), registration number 83866.

Changes to our Privacy Policy

Our Privacy Policy may change over time.
You can obtain the current version by contacting us at:
TAT Solutions: info@tat-solutions.com.au
Or
By visiting our website: www.tat-solutions.com.au