

Privacy Policy

Effective Date: 7th July 2025

Who Are We?

‘We’, ‘us’ and ‘our’ refer to **Synergy Home Loans Pty Ltd (ACN 106 068 517)**, trading as **Synergy Finance (Australia)**, holder of **Australian Credit Licence 387406**, and our related businesses.

Our Commitment to Protect Your Privacy

We understand the importance of protecting your personal information. This policy outlines our commitment to handling your personal and credit-related information responsibly and in accordance with the **Australian Privacy Principles (APPs), Part IIIA of the Privacy Act 1988**, and the **Privacy (Credit Reporting) Code 2014**.

Personal Information We Collect

We may collect:

- Your name, date of birth, address, contact details, occupation
- Credit-related information including repayment history, defaults, financial hardship arrangements
- Information about your dependants, employment, earnings, expenses
- Health information (with your consent) if applying for insurance
- Website usage data including IP address, device info, and browsing activity

Why We Collect Your Information

We collect personal information to:

- Assess and manage finance applications
- Establish your identity and contact you
- Comply with legal obligations
- Offer products and services, including direct marketing (you may opt out anytime)

How We Collect Information

We collect information:

- Directly from you
- From publicly available sources
- From third parties such as brokers, employers, accountants, and credit reporting bodies

Disclosure of Your Information

We may disclose your information to:

- Prospective funders and intermediaries
- Service providers and insurers
- Credit reporting bodies
- Legal and financial representatives
- Government and regulatory bodies
- Overseas entities (where applicable and with appropriate safeguards)

Credit-Related Information

We exchange credit-related information to assess finance applications. This may be stored securely in electronic or paper form, including cloud storage. Overseas disclosures will be made only with appropriate protections.

Direct Marketing

We may use your information to inform you about products and services. You can opt out by contacting us at:

Phone: (03) 6331 7474

Post: PO Box 999, Launceston, TAS 7250

Email: support@synergyhomeloans.com.au

Access and Correction

You may request access to or correction of your personal information. We will respond within 7 days and aim to resolve requests within 30 days.

Sensitive Information

We only collect sensitive information (e.g., health, ethnicity, political views) with your consent.

Security

We take reasonable steps to protect your information from misuse, loss, and unauthorized access.

Complaints

If you have a complaint, contact our complaints officer at:

Phone: (03) 6331 7474

Post: PO Box 999, Launceston, TAS 7250

Email: support@synergyhomeloans.com.au

If unresolved, you may contact the **Australian Financial Complaints Authority (AFCA)** at www.afca.org.au or call **1800 931 678**, or the **Office of the Australian Information Commissioner (OAIC)** at www.oaic.gov.au or **1300 363 992**.

Further Information

You may request this policy in an alternative format by contacting us. We may update this policy from time to time and will post changes on our website.