

Who Are We?

'We', 'us', and 'our' refer to Synergy Loans, DNZ Finance Pty Ltd, and our related businesses outlined in the Credit Guide provided to you.

Our Commitment to Protect Your Privacy

At Synergy Loans, we understand the importance of protecting your personal information. This Privacy Policy outlines our commitment to safeguarding the personal information we hold about you and details how we manage that information. We assure you that any personal information we collect will be used solely for the purposes outlined or as permitted by law.

Personal Information

Personal information refers to information from which your identity is reasonably apparent. This may include your name, date of birth, address, contact details, account details, occupation, and any other identifying information. Additionally, credit information, which includes details about your finance applications, repayment history, and any defaults, is also considered personal information.

Why We Collect Your Personal Information

We collect personal information to assess your application for finance and manage that finance. We may also use your personal information for direct marketing, managing our relationship with you, and offering you other products and services.

How We Collect Your Personal Information

Where practical, we collect personal information directly from you. We may also gather information from other sources such as LM Broker Services, finance brokers, accountants, and lawyers.

Do We Disclose Your Personal Information?

We may disclose your personal information to:

- Prospective funders or intermediaries related to your finance needs
- Organizations involved in managing or administering your finance
- Associated businesses for marketing purposes
- Companies providing information and infrastructure systems to us
- Representatives like finance brokers, lawyers, and accountants
- Any entity with your consent
- Entities as required by law, such as under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)
- Investors, agents, or advisors interested in our business
- Your employer, referees, or identity verification services

Before disclosing your personal information, we ensure that the recipient has a commitment to protecting your information or that you have consented to the disclosure.

International Disclosure of Personal Information

We may disclose your personal information to related bodies corporate and third-party suppliers overseas. These disclosures may occur in countries including the Philippines and the USA. While these countries may not adhere to Australian Privacy Principles, we take reasonable steps to ensure your information remains protected.

Direct Marketing

We may use your personal information to keep you informed about finance options, offers, organizational changes, or new products and services. You can opt out of receiving marketing information at any time by contacting us or using the unsubscribe function in emails.

Updating Your Personal Information

It's crucial that the personal information we hold is accurate and up to date. Please inform us of any changes to your information. You can contact us to update your personal information.

Access and Correction of Personal Information

You have the right to access the personal information we hold about you. We may charge a fee for retrieving and supplying this information. Requests are usually addressed within seven days. If any information is incorrect, you may request correction, and we will respond within 30 days.

Using Government Identifiers

We do not use or disclose government identifiers like your tax file number, except as required by law. We will not use these identifiers to identify you.

Business Without Identifying You

Where lawful and practicable, you may conduct business with us without providing personal information, such as making general inquiries about interest rates or promotions.

Sensitive Information

We only collect sensitive information with your consent. Sensitive information includes details about your racial or ethnic origin, political persuasion, memberships, sexual preferences, criminal record, or health.

Security of Your Personal Information

We take reasonable steps to protect your personal information from misuse, loss, and unauthorized access, modification, or disclosure. Information may be stored in both paper and electronic forms.

Complaints

If you are dissatisfied with our handling of your personal information or have a complaint about our compliance with the Privacy Act, please contact us. We will acknowledge your complaint within seven days and provide a decision within 30 days. If unsatisfied with our response, you may contact the Privacy Commissioner at www.oaic.gov.au or 1300 363 992.

Further Information

For more information about how we manage your personal information, please contact us.

Changes to Our Privacy Policy

We continually review our policies to keep up with market expectations, technology changes, and legal requirements. This Privacy Policy may change from time to time. You may request this policy in an alternative format.

Effective Date: August 2024

Brand Name: Synergy Loans

Company Name: DNZ Finance Pty Ltd

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