

Privacy Policy

V Finance Business Solutions Pty Ltd (ABN 98 657 256 972) ("we", "our", "us") is committed to protecting your privacy and handling your personal information in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

V Finance Business Solutions Pty Ltd is an **Authorised Credit Representative (No. 538796)** of AFAS Group Pty Ltd (ABN 12 134 138 686), holder of Australian Credit Licence 414426.

1. What This Policy Covers

This Privacy Policy explains how we collect, use, store, and disclose your personal information when you use our website, services, or interact with us.

"Personal information" has the meaning given in the Privacy Act 1988 (Cth).

2. Why We Collect Your Information

We collect personal information where reasonably necessary to:

- Provide finance and credit assistance services
- Process applications for loans, finance, or related products
- Respond to enquiries and provide customer support
- Manage our relationship with you
- Comply with legal and regulatory obligations
- Conduct credit assessments and identity verification
- Prevent fraud and manage risk
- Improve our services and systems
- Provide information about products and services (you can opt out at any time)

We may not be able to provide services if required information is not supplied.

3. What Information We Collect

We may collect personal information including:

- Name, date of birth, and identification details
- Contact details (phone, email, address)
- Employment and financial information
- Credit-related information
- Details about your financial situation and objectives

For finance applications, we may also collect:

- Employment history
 - Income details and supporting documents
 - Information about dependents and liabilities
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4. How We Collect Information

We collect information:

- Directly from you (forms, applications, phone, email)
 - Through our website
 - From third parties (with your consent), including lenders, credit reporting bodies, and service providers
 - Through technology such as cookies and analytics tools
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5. Disclosure of Information

We may disclose your personal information to:

- Lenders, credit providers, and financial institutions
- Aggregators and licensees (including AFAS Group Pty Ltd)
- Credit reporting bodies
- Service providers, contractors, and IT providers
- Your authorised representatives (e.g. accountant, solicitor)
- Government agencies and regulators where required
- Debt collection agencies if necessary

We only disclose information where required, authorised, or with your consent.

6. Credit Reporting & Identity Verification

We may collect and disclose credit-related information to:

- **Equifax Pty Ltd**
- **illion Australia Pty Ltd**
- **Experian Australia**

We may:

- Obtain credit reports
- Verify your identity electronically
- Conduct credit checks as part of applications

This is required under legislation including:

- National Consumer Credit Protection Act 2009
- Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Failure to meet repayment obligations may be reported to credit reporting bodies.

7. Website Data & Cookies

When you visit our website, we may collect:

- IP address
- Browser type
- Pages visited
- Date and time of access

We use cookies to improve website functionality and user experience. You can disable cookies in your browser settings, but this may affect functionality.

8. Marketing & Communications

We may send you information about products and services relevant to you.

You can opt out at any time by:

- Clicking "unsubscribe" in emails
- Contacting us directly

We do not sell or rent your personal information.

9. Overseas Disclosure

We may store or process information using secure third-party systems located in:

- Australia
- United States
- United Kingdom
- Singapore
- Ireland

We take reasonable steps to ensure overseas providers comply with Australian privacy standards.

10. Data Security

We take reasonable steps to protect your personal information, including:

- Secure systems and encryption
- Access controls
- Staff training

However, no data transmission over the internet is completely secure.

11. Access and Correction

You may request access to or correction of your personal information by contacting us.

We will respond within a reasonable timeframe.

12. Complaints

If you believe your privacy has been breached, you can contact us.

If you are not satisfied with our response, you may contact the **Office of the Australian Information Commissioner (OAIC)**.

13. Contact Us

V Finance Business Solutions Pty Ltd

Canterbury NSW 2193

Phone: 0414 896 397

You can contact us regarding privacy matters at any time.

14. Changes to This Policy

We may update this Privacy Policy from time to time. Changes will be published on our website.

Your continued use of our services constitutes acceptance of any updates.