

Privacy Policy

We understand how important it is to protect your personal information. This document sets out how we collect, use, hold, exchange and protect your personal information. We recognise that any personal information we collect about you will only be used for the purposes we have collected it, or as allowed under the relevant law.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles for the protection of personal information, as set out in the Privacy Act 1988 (Cth) and any other relevant law.

Why we collect your personal information

We collect personal information to provide you with the services you request, including assessing your application for finance and managing of that finance application, and for future applications for finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

If you do not wish to receive marketing information, you may decline to receive such information by contacting us on the details noted below and we will take all reasonable steps to satisfy your request at the earliest possible opportunity.

To enable us to maintain a successful business relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your finance, or in our business.

Type of personal information we collect

The type of personal information we collect may include your name, date of birth, address, account details, occupation and any other information we may need to identify you. We may also collect the number and ages of your dependants, residential information, your employment details, proof of income and expenses and other financial details.

If you give us personal information about another person, you represent that you are authorised to do so and agree that you have obtained consent from that person for us to use and disclose their personal information. They may access any personal information we hold about them.

Updating your personal information

It is important to us that the personal information we hold about you is accurate and current. During the course of our relationship with you, we may ask you to inform us if any of your personal information has changed. We will generally rely on you to assist us by informing us if the information we hold about you is inaccurate or incomplete. If you wish to make any changes to your personal information, please do contact us.

Access to and correction of your personal information

You may request access to any of the personal information we hold about you at any time. In such instances, we will provide you with access to that information. To access your personal information that we hold, please contact us on the details noted below. We will respond to you within 7 days of receiving your request. We may need to contact third parties to properly investigate your request. We will provide you with the outcome of our investigation within 30 days.

There may be situations where we are not required to provide you with access to your personal information. For example, if the information relates to existing or anticipated legal proceedings or if your request is vexatious. An explanation will be provided to you if we deny you access to the personal information about you that we hold.

Disclosure of your personal information

Where possible, we will inform you, as soon as practicable, of the types of organisations to whom we intend to disclose your personal information. We may disclose your personal information to our credit representatives, panel of approved lenders or financial product suppliers and advisers, service providers and agents that we use in the ordinary operation of our business. For example, if you provide us with personal information to assist us find you a suitable loan, we may collect personal information about you and disclose it our credit representatives or a member of our lender panel.

We will disclose your personal information only for the purpose/s for which we collected the personal information or when we are required by law to do so.

Contacting us and providing feedback

If you would like to provide feedback on our privacy policy or are not satisfied with how we have managed your personal information, you may contact our Privacy Officer. We will acknowledge your communication within 7 days of receipt. If you raise a complaint, we undertake to provide you with a decision on your complaint within 30 days of receipt. You can make any requests relating to your personal information held by us or any complaints regarding treatment of your privacy by contacting:

The Privacy Officer
Lightning Fast Home Loans
500 Victoria Parade, East Melbourne VIC 3002
Phone: (03) 9417 4918
Email: admin@lightningfasthomeloans.com.au

Changes to this privacy policy

We may amend this policy from time to time. This privacy policy came into operation on 1 January 2022.

Privacy Policy

I/We understand that we will be required to provide personal information to enable Lightning Fast Home Loans and its authorised credit representatives to provide their services as requested by me/us and I/we accept the terms of this privacy policy.

Print name of borrower

Print name of second borrower (if applicable)

Signature of borrower

Signature of second borrower (if applicable)

Date

Date