

One Twenty Capital Privacy Policy



The privacy of your personal information is important to us. Our Privacy Policy governs how we collect, handle, use and disclose your personal information. It also deals with how you can access the personal information we hold about you, ask us to correct it, or make a privacy related complaint. This policy explains how we respect your right to privacy in accordance with the Australian Privacy Principles contained in the Privacy Act 1988 (Cth).

What information do we collect and how do we use it?

We will collect personal information from you via telephone, electronically, by mail or in person when you seek credit assistance from us. This may include a broad range of information from your name, address and contact details to other information about your qualifications, employment history and financial information. When we request your personal information, we will identify which information is necessary and which information may be provided at your option. If you choose not to supply any of the information we request, our ability to assist you may be limited. We will use your personal information:

- to conduct our business;
- to provide credit assistance to you;
- to manage our business relationship with you;
- to submit an application on your behalf, e.g. completing and submitting a lender application form in the course of providing you with credit assistance;
- to provide you with information about our products and services and those of our referral partners;
- for our internal administrative, marketing, planning, product development and research requirements.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

How do we hold and protect your information?

We strive to maintain the relevance, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you on our secure database and in locked filing cabinets. In some cases, your file may be archived and sent to an external data storage provider for a period of time. We only use storage providers who are also regulated by the Privacy Act.

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or exposure. All One Twenty Capital staff members are required by the terms of their employment to maintain the confidentiality of customer information. Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

Will we disclose the information we collect to anyone?

We do not sell, trade or rent client lists or personal information to any third party. We will disclose personal information about you to our lenders and agents where necessary to do so for the ordinary operation of our business. We may also disclose your personal information to other service providers, for the purpose of delivering our service and managing our relationship with you.

In all cases we will only disclose that information that is strictly required, and take all reasonable steps to ensure that your personal information is handled in accordance with the Australian Privacy Principles. These third parties are strictly prohibited from using your personal information for any purpose other than in the pursuit of business related to One Twenty Capital.

Otherwise, we will not disclose personal information unless you consent, we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

How can you access, update or correct the information we are holding?

You have the right to access your information and if necessary, for it to be corrected. Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We may incur costs in giving you that information, in which case we reserve the right to charge you for our reasonable expenses incurred in doing so.

If you believe that we are holding inaccurate, incomplete, irrelevant or out of date data about you, you may ask us to correct it.

You can make a request for access to or correction of your personal information by contacting our Privacy Officer by email at info@120capital.com.au.

In some limited circumstances we may need to refuse access to your information or refuse a request for correction. If this is the case, we will advise you as soon as possible after your request and provide you with our reasons for the refusal.

What happens if you want to complain?

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy and would like to make a complaint please contact our Privacy Officer by email at info@120capital.com.au. Your complaint will be considered through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

Your consent

By asking us to assist with your credit needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

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