Privacy Policy

Who are we?

In this policy, ‘we’, ‘us’ and ‘our’ refer to Hutch Home Loans Pty Ltd (ACN 702 783 122, ABN 54 702 783 122). Our director, Rick Hutchinson, is an authorised credit representative (Credit Representative Number 582739) of LMG Broker Services Pty Ltd (ABN 67 632 405 504), Australian Credit Licence 517192.

This privacy policy relates to our management of personal information about borrowers and consumers, including your personal information collected in connection with a credit application or a credit facility.

Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our policy on how we collect and manage personal information we hold about you and what we do with that information.

It is important to us that you are confident that any personal information we hold about you will be treated in a way that ensures the protection of your personal information in accordance with the law.

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

What is personal information?

When used in this privacy policy, the term “personal information” has the meaning given to it in the Privacy Act. In general terms, it is any information that can be used to personally identify you. This may include your name, address, telephone number, email address and profession or occupation. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

How do we collect your personal information?

If you deal with us directly, we generally collect personal information directly from you, such as in person, on the phone or electronically. This includes your interaction with our website, online application functionalities, and social media channels.

We may also collect your personal information in other ways, including:

- from your joint applicants, co-applicants or guarantors or proposed guarantor;
- from the loan applicant if you are the guarantor or proposed guarantor;
- from your employer, real estate agent or other referees;
- from third parties such as social media platforms, marketing websites, related companies, credit reporting bodies, lenders, law enforcement agencies, other government entities and identity verification service providers;
- from the mortgage aggregator through whom we submit loan applications and the Australian Credit Licence holder that authorises us, including through the software and systems they provide to us;

- from advertising platforms, online enquiry and lead forms, and marketing agencies we engage (for example, when you complete an enquiry form on Facebook, Instagram, Google or our website), and from people and businesses who refer you to us;
- from bank statement retrieval, document collection and property data service providers, where you authorise this or the information is publicly available;
- from your representatives, e.g. solicitors, accountants, conveyancers, builders, agents; and
- when legally required to do so - for example, in the provision of specific credit services.

We may collect credit reporting information and credit eligibility information about you from credit reporting bodies and credit providers respectively if you expressly authorise us to do so in writing as part of us providing you with credit assistance services.

What personal information do we collect and hold?

We may collect the following types of personal information:

- your name, date of birth, qualifications and any other information and documents used to verify your identity;
- your contact details such as physical address, email address and telephone number;
- your credit information and financial information including your bank account, superannuation or insurance policy information, credit reports from credit reporting bodies, income and expenses, assets and liabilities and credit and loan repayment history including any defaults;
- other information that you may submit as part of a finance application, such as the age and number of your dependents and cohabitants, length of time at current address, your employment details and proof of earnings and expenses;
- information about loans and finance products that relate to you, including transactional information, audits, investigation, complaints or enquiries relating to such loans and finance products;
- information about property you own or intend to buy, build or renovate, including contracts, valuations, rental information, builder or trade quotes and renovation plans;
- additional information relating to you that you provide to us, whether directly through our websites, or indirectly through use of our websites or online presence; and
- information you provide to us by phone, video call, email, SMS, messaging apps or customer surveys, including notes we make of those conversations.

Some of the personal information we collect about you may be sensitive information, such as:

- information relating to your memberships in trade or professional associations or trade unions;
- your criminal record; and
- your health information.

For what purpose do we collect your personal information

We collect (and hold, use and disclose) your personal information for a number of purposes:

- carrying on our business and providing our products and services (including credit assistance to you);
- managing our relationship with you and to communicate with you;
- giving you information about loan products or related services;

- considering whether you are eligible for a loan [#or lease] product or any related service you requested;
- assisting you to prepare an application for a loan [#or lease product];
- conducting business processing and administrative functions;
- performing our obligations to third parties involved in your loan or lease product (such as lenders and financiers), so as to assist them in assessing your application or managing their relationship with you;
- referring you to providers of insurance and other services (such as moving utility connections);
- managing our risks (such a fraud investigation and prevention) and meeting our legal and regulatory obligations;
- where permitted by law, for the purposes of direct marketing and offering you other products and services; and
- complying with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority of any country.

If you do not provide us with the personal information or allow us to collect your personal information, some or all of the following may happen:

- we may not be able to provide our products and services to you, either to the same standard or at all;
- we may not be able to perform our obligations to lenders or financiers, and in turn it means your application for credit or lease may not be able to be processed;
- we may not be able to provide you with information about products and services that you may want, including information about special promotions;
- we may be unable to tailor the content of our websites to your preferences and your experience of our websites may not be as enjoyable or useful.

To whom do we disclose your personal information?

We may disclose your personal information:

- to the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- the Australian Credit Licence holder that authorises us to engage in credit activities;
- to industry bodies, valuers, your employers, referees, identity verification services or credit reporting agencies;
- to prospective or actual lenders, lessors, mortgage insurers or other intermediaries in relation to your finance requirements;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- to businesses we refer you to (such as insurance, conveyancing or utility connection providers), but only with your consent;
- to companies that host our ICT infrastructure, or provides cloud services that we use to hold or process your personal information;
- to anybody who represents you, such as finance brokers, real estate agent, conveyancer, lawyers and accountants;
- to your guarantors or prospective guarantors;

- to auditors, law enforcement agencies and regulators;
- to anyone, where you have provided us consent;
- where we are required to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth); or
- to investors, agents or advisers, or any entity that has an interest in our business.

Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to our related bodies corporate and third party suppliers and service providers located overseas for some of the purposes listed above. We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

Some of the recipients and systems hosting your personal information may be located outside Australia, including the United States of America, the United Kingdom, countries of the European Union, New Zealand and the Philippines.

Your personal information may be stored in cloud servers located outside of Australia. As such, information, electronic or networked, can be accessed remotely. It is not always practicable to know which country your information may be held or accessed.

Automated Decision Making

We may use computer systems to support us in providing our services to you, based on personal information we collected from you or obtained from other sources on your behalf. These systems include customer relationship management (CRM) software, borrowing capacity and loan serviceability calculators, lender and product comparison tools, and artificial intelligence (AI) tools that help us take notes, summarise information and prepare documents.

The kinds of personal information these systems use include your identity and contact details, income and employment details, living expenses, assets and liabilities, credit history, details of the property involved, and your goals and preferences for your loan.

These computer systems use your personal information to evaluate your personal circumstances to filter and better identify products which may be suitable or available to you, to support us in deciding which products to recommend or make available to you, based on your needs and eligibility criteria of the different products. The kinds of decisions these systems help with are: which lenders and loan products you may be eligible for, an estimate of how much you may be able to borrow, and which products we shortlist for further assessment. We, and not the system, will make the decision as to which products will be recommended or made available to you. We do not use computer systems to make any decision about you without human involvement, and we review the results these systems produce before relying on them.

Lenders and other credit providers that we submit your application to may use their own automated systems to assess it. Those decisions are made by the lender, not by us, and are covered by the lender’s own privacy policy. If you have any questions about how we use computer systems in relation to you, please contact us (refer to the “Contacting us” section below).

Direct marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information from us, you may at any time decline to receive such information by emailing us at rick@hutchhomeloans.com.au, calling us on 0494 914 324, or following the opt-out instructions in any marketing message we send you. If the direct marketing is by email or SMS you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

We will not disclose your personal information to other organisations so that they can send you their own direct marketing, unless you have consented to this.

Updating and accessing your personal information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us (refer to the “contact us” section below). We will generally rely on you to ensure the information we hold about you is accurate or complete.

Requesting access to your personal information

You have rights under the Privacy Act to request access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time. Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you).

We will not charge for simply making the request and will not charge for making any corrections to your personal information.

Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within 30 calendar days of receiving your request.

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 we hold about you.

Correcting your personal information

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information at the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information we will provide you with our reasons for not correcting the information and at your request we will take reasonable steps add a note to the personal information stating that you disagree with it.

Using government identifiers

We do not need, and do not ask for, your tax file number (TFN). Before you give us documents such as tax returns, notices of assessment or payslips, please cover or remove your TFN. If we receive a document that shows your TFN, we will redact it or securely destroy that copy, and we will not record, use or disclose your TFN except where permitted by law. We collect other government identifiers, such as your driver licence, passport or Medicare card number, only to verify your identity and to meet our legal obligations. We do not adopt any government identifier as our identifier of you.

Business without identifying you

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

How safe and secure is your personal information that we hold?

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet.

We will otherwise take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact our privacy officer as set out below. You can make a complaint by phone or email. Please give us as much detail as you can so that we can look into it properly. The Australian Credit Licence holder that authorises us may also be involved in handling your complaint.

We will typically acknowledge your complaint within seven days. We will provide you with a written response to your complaint within 30 calendar days. If we need more time, we will let you know before the 30 days end, explain the reason for the delay, and tell you about your right to complain to the Australian Financial Complaints Authority (AFCA).

If you are dissatisfied with our response to your complaint, or we have not resolved it within 30 calendar days, you may refer it to AFCA, a free and independent external dispute resolution scheme. Our AFCA membership number is 126078.

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA, so you should act promptly or check the AFCA website for details.

For privacy complaints, you may also make a complaint to the Office of the Australian Information Commissioner (OAIC), which can be contacted on either www.oaic.gov.au or 1300 363 992.

Contacting us

If you have any questions about this privacy policy, any concerns or a complaint regarding the treatment of your privacy, or wish to request access or correction of your personal information, you may contact us as follows:

> Privacy Officer, Hutch Home Loans Pty Ltd (ACN 702 783 122, ABN 54 702 783 122)
> Email: rick@hutchhomeloans.com.au
> Phone: 0494 914 324

Changes to our privacy policy

We may revise this privacy policy from time to time to reflect changes to the law or market practice. When we make changes to our privacy policy, they are reflected on this page. To the extent permitted by law, any revised privacy policy will apply both to information we already have about you at the time of the change, and any personal information collected after the change takes effect. We encourage you to periodically re-read this privacy policy, to see if there have been any changes to our policies that may affect you.

Last updated: 1 December 2026