

PRIVACY POLICY - SUMMARY

This privacy policy complies with the Privacy Act and the Australian Privacy Principles.

CCC Financial Solutions Group (hereon referred to as CCC) collects personal information by lawful and fair means, and in a way that is not unreasonably intrusive.

Where practicable CCC will make known the reason for collecting personal information.

Some information is collected as required or authorised by law such as under company or tax law or under the Commonwealth Anti-Money Laundering Law.

CCC will not use personal information for a purpose other than the primary purpose for which it is collected - unless prior consent is obtained from the customer.

Personal information that is collected is not disclosed to other customers or any third party, unless prior consent is obtained.

The type of information CCC collects and holds includes identification details - such as the customer's name, residential address, email address, telephone numbers and date of birth – other contact details such as social media handles, financial details – including tax file numbers or bank account details - and other information we think is reasonably necessary to carry out our work.

CCC may request sensitive information relating to a customer's health or personal circumstances to assist with assessing hardship requests.

CCC may collect personal information from other sources including information that is publicly available or made available by third-parties. This includes credit reporting bodies. Personal information may also be provided to credit reporting bodies by CCC to update or list credit defaults.

On all telephone calls we are required to verify customer identity with three points of identification. This is usually the customer's name, address and date of birth.

If personal information is not provided for identification, we may be unable to assist our customers with their account, verify identity or protect against fraud.

CCC's customers are provided access to their personal information upon request and given a reasonable opportunity to correct any inaccuracies or out-of-date information.

Information is stored in both paper and electronic form. The security of our customer's personal information is important to CCC. We will take reasonable steps to protect it from misuse, interference, loss, unauthorised access, modification or unauthorised disclosure.

When information is no longer required, CCC will take appropriate steps to destroy or de-identify personal information.

If you are dissatisfied with our privacy policy or how we handle your personal information, you can ask to speak to our Complaints Team. If you are not satisfied with our response you are able to contact the Australian Financial Complaints Authority on 1800 931 678 or the Office for the Australian Information Commissioner on 1300 363 992.

For more information on our Privacy Policy, please visit www.cccfinancial.com.au