

Privacy Policy

Mantello Finance Pty Ltd is committed to client service and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information.

We have adopted the 13 Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (the Privacy Act) and the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (the Privacy Amendment Act). The APPs came into effect on 12th March 2014. The APPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information.

What is Personal Information?

Personal Information is information about you that identifies you or by which your identity can be reasonably determined.

Examples of Personal Information we collect can include (but are not limited to): names, addresses, email addresses, phone and facsimile numbers, credit information or payment history, your employer/income details, landlord/rental details.

Sensitive Information

Sensitive information is defined in the Privacy Act to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

Generally we have very limited need to obtain such information, however may for example require some information such as criminal record or health to arrange certain insurance facilities. If required, Sensitive information will be used by us only for the primary purpose for which it was obtained or for a secondary purpose that is directly related to the primary purpose and always with your consent or where required or authorised by law.

How do we collect and hold your personal information?

This Personal Information is obtained in many ways including interviews, correspondence, by telephone and facsimile, by email, via our website and from third parties for example a credit reporting bureau or the supplier you are purchasing from.

In most cases we will require you to specifically consent to any collection, use or disclosure of your personal information. Your consent will usually be required in writing but we may accept your verbal or implied consent in certain circumstances.

As required by APP 11, your Personal Information is stored in a manner that reasonably protects it from misuse, interference and loss and from unauthorized access, modification or disclosure.

When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information. However, most of the Personal Information is or will be stored in client files which will be kept by us for a minimum of 7 years.

The purposes for which we use your personal information?

We use the personal information that we collect so that we can conduct our business of facilitating and/or providing financial products and services and to administer and enhance the financial service relationship we have with you.

If we do not collect this information we may not be able to fully assess your requirements and facilitate the most appropriate product/s for your particular purpose.

We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure.

Disclosure of your personal information

Your Personal Information will be only be disclosed for the purpose for which it was collected, that is to conduct our business of facilitating and/or providing financial products and services and to administer and enhance the financial service relationship we have with you; or where you have specifically consented; or where the information is required by an enforcement body or authorised by or under an Australian law or a court/tribunal order.

We does not send personal information outside Australia unless it is authorised to do so by law

From time to time we may use your personal information to provide you with information about our extensive range of financial products and services. Our contact with you will usually be by mail, telephone or email.

If you do not want to receive any of this information you can contact us at mfprivacy@mantellofinance.com.au requesting to opt out of all future marketing. Once you have told us you no longer wish to receive information about our products and services, we will not send you any further material, unless we are required by law to send such information to you. You can, however, change your mind about receiving information about our products and services at any time - either way, you just need to let us know.

We not disclose your personal information to any third party for the purposes of allowing them to direct market their products or services to you, unless you have specifically agreed to our doing so.

Access to your Personal Information

APP 12 provides you with the right to access the Personal Information we hold about you subject to certain exceptions. Exceptions may include; where denying access is required or authorised by or under an Australian law or a court/tribunal; or the request for access is frivolous or vexatious.

If you wish to access your Personal Information, please make out your request to us in writing and we will respond to your request within 30 days. Vehicle Finance Specialists will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information. In order to protect your Personal Information we will require identification from you before releasing such information.

Correction of your Personal Information

It is an important part of providing our services to you that your Personal Information is up to date. APP 13 provides that we take reasonable steps to correct your Personal Information to ensure that it is accurate, complete and up-to-date and relevant.

If you wish to correct your Personal Information, please make out your request to us in writing and we will respond to your request within 30 days. If we are unable/unwilling to correct the information we will notify you in writing with the reasons why and give you information on how to; provide a statement that you believe the information to be inaccurate and we will associate (attach) that statement to our information; or make a complaint.

Anonymity - Do I have to be identified?

APP 2 requires us to give you the option of not being identified, however given the type of business we are in and the services we provide this would be impractical as it is not possible for us to do business with you unless we have identified you.

Policy Updates

This Policy may change from time to time. The Mantello Finance Pty Ltd Privacy Policy is available at our office or on our website to anyone who requests it.

Concerns or Enquiries

Privacy is a sensitive issue. If at any time you believe we have not adhered to these principals, you please contact us at mfprivacy@mantellofinance.com.au or write to us at; The Privacy Officer, Mantello Finance Pty Ltd, 1263 Sydney Rd, Fawkner Vic 3060.

If you are not satisfied with our response to your complaint you can contact the Federal Privacy Commissioner (Ph 1300 363 992) or in writing; Director of Complaints, Office of the Federal Privacy Commissioner, GPO Box 5218, Sydney NSW 1042.