

Privacy Policy

Fintor Group Pty Ltd – AFSL 559460

1. Our Commitment to Your Privacy

Fintor Group Pty Ltd and its related entities — including Fintor Pty Ltd ATF RSY Unit Trust, RSM Lending Pty Ltd TA Fintor - Your Lending Specialist & Fintor Education Pty Ltd (together, “Fintor Group”, “we”, “us”, or “our”) — are committed to protecting your privacy and ensuring the security of your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs).

We understand the importance of your personal information and are dedicated to maintaining the confidentiality and integrity of the data you entrust to us.

2. Scope

This Privacy Policy applies to all personal information collected, stored, used and disclosed by the Fintor Group in the course of providing financial advice, mortgage broking, lending, and other related services. It governs the operations of:

- Fintor Pty Ltd ATF RSY Unit Trust
- RSM Lending Pty Ltd TA Fintor - Your Lending Specialist
- Fintor Education Pty Ltd
- Any future entities under common ownership or control of Fintor Group Pty Ltd

3. The Types of Personal Information We Collect

We may collect personal information including but not limited to:

- Full name, contact details, date of birth
- Driver’s licence, passport, or other identity verification documents
- Financial information: income, assets, liabilities, expenses
- Employment and business details

- Superannuation and insurance details
 - Investment preferences and risk profile
 - Tax File Number and other government identifiers (used only where authorised by law)
 - Sensitive information where required and with your consent (e.g. health for insurance)
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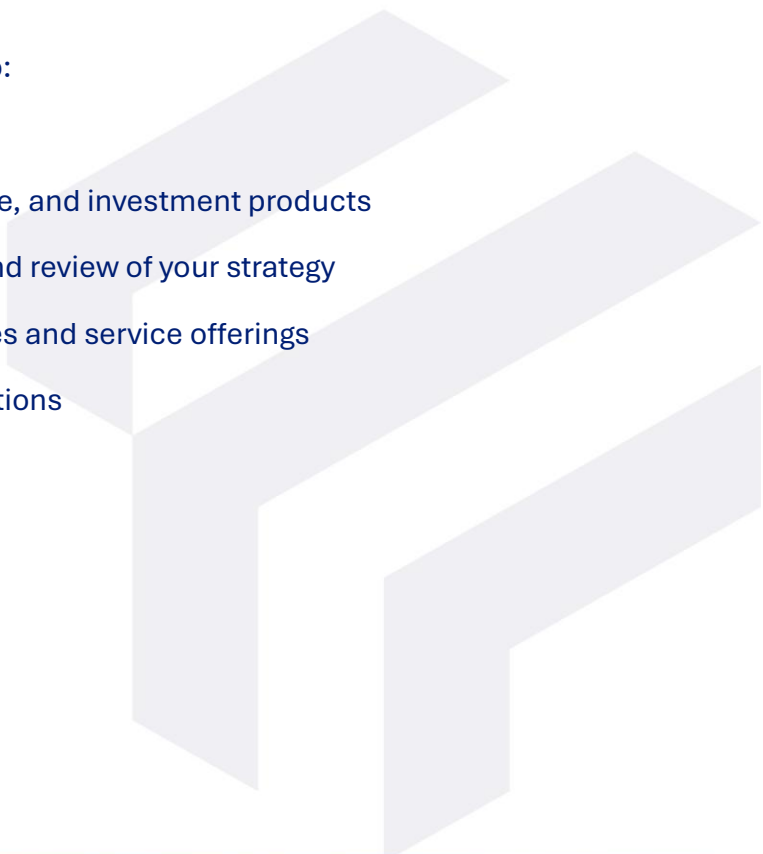
4. How We Collect Your Information

We collect information through:

- Face-to-face meetings, phone calls, and video conferences
 - Online forms, portals, or digital platforms
 - Email correspondence or documents provided by you
 - Authorised third parties such as accountants, solicitors, or other financial professionals
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5. Purpose of Collection

We collect your personal information to:

- Provide financial advice
 - Recommend financial, insurance, and investment products
 - Conduct ongoing compliance and review of your strategy
 - Communicate important updates and service offerings
 - Meet legal and regulatory obligations
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6. Intra-Group Information Sharing

Your personal information may be shared between members of the **Fintor Group of companies** for the following purposes:

- Coordinating and delivering a seamless financial and lending service
- Internal administrative, compliance, and risk management functions
- Cross-referring opportunities or solutions within the Group that may benefit you

All sharing of personal information is done in accordance with this Privacy Policy and applicable law. Each entity in the Fintor Group adheres to the same privacy standards and obligations.

7. Use and Disclosure of Personal Information

We will only use or disclose your personal information for:

- The purposes it was collected
- Reasonably expected secondary purposes
- Purposes required or authorised by law
- Direct marketing (unless you opt out)
- Disclosure to third parties as outlined below

Examples of third parties we may disclose to include:

- Lenders, insurers, superannuation providers, and product issuers
- Credit reporting bodies and identity verification services
- Legal, accounting, and compliance advisers
- Technology service providers and document storage services
- Government agencies (e.g. ATO, ASIC, AUSTRAC) where required

8. Cross-Border Disclosures

Your information may be disclosed to service providers located outside Australia for administrative or technological purposes. Typical countries may include the Philippines, India, Singapore, New Zealand, or the United States. We ensure any overseas recipient complies with the Australian Privacy Principles or equivalent safeguards.

9. Data Storage and Security

We store personal information both electronically and physically. Measures to protect your data include:

- Secure servers and firewalls
- Access controls and user authentication
- Encrypted cloud storage and backup solutions
- Locked file storage for physical documents
- Regular staff training on data security

We retain your personal information for at least 7 years or longer where legally required.

10. Access and Correction

You may request access to the personal information we hold about you. You may also request corrections if you believe any information is inaccurate, incomplete, or out of date. Requests can be made in writing using the contact details below.

11. Dealing With Us Anonymously

Where lawful and practical, you may deal with us anonymously or using a pseudonym. However, in most circumstances, we require your identity to provide financial and lending services.

12. Marketing and Communication Preferences

We may send you updates, insights, or marketing material relevant to your needs. You may opt out at any time by contacting us or following the unsubscribe instructions in our emails.

13. Complaints and Enquiries

If you believe we have breached your privacy rights or wish to make a complaint, please contact:

Privacy Officer – Fintor Group Pty Ltd

Email: compliance@fintor.com.au

Phone: 03 9087 8331

Address: Suite 3, 13-25 Church Street, Hawthorn VIC 3122.

We will investigate your complaint and respond within 30 days. If unsatisfied, you may contact the **Office of the Australian Information Commissioner (OAIC)**.

14. Changes to This Policy

We may update this Privacy Policy from time to time to reflect legal or operational changes. The most current version will always be available on our website. Continued use of our services constitutes your agreement to the updated terms.