



NORTH STATE FINANCE LIMITED

A.B.N. 18 003 959 126

Privacy Policy

At North State Finance Limited we want to provide the best possible service across our wide range of financial products and services. To achieve this aim we need to make the most efficient use of your personal information.

However it is equally important to us that you are confident that any of your personal information entrusted to us is treated with the appropriate degree of privacy.

Who is North State Finance Limited?

North State Finance Limited offers many different categories of financial products and services including general finance, insurance, investment and deposit facilities. In the balance of this document North State Finance Limited is referred to as "NSF".

What does "personal information" mean?

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

Why we collect your personal information

Collecting your personal information is essential for NSF to be able to conduct its business of providing financial products and services.

By collecting personal information we:

- set up and administer products and services
- determine your requirements and provide the appropriate product or service
- assess your financial product or service needs
- improve our financial products and services
- identify you and protect you from unauthorised access to your personal information, accounts or services.

If we do not collect and make use of your personal information, we are unable to do business with you.

How do we collect your personal information?

Where possible we collect your personal information directly from you.

Collection may take place in a number of ways such as when you complete an application form for a product or request a product or service over the telephone or Internet.

Often personal information is collected during the course of our relationship with you. Examples of personal information collection during our relationship may be when you renew a term deposit or seek a variation to the terms of a loan you may have with us.

Sometimes personal information may be collected about you from other sources.

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

However, no matter how your personal information is collected it is dealt with by NSF in accordance with this Privacy Policy and the Privacy Act 1988.

How we use your personal information

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

To enable us to do this we may share your personal information with the related companies within NSF.

Direct marketing

From time to time we may use your personal information to provide you with information about our extensive range of financial products and services.

If you do not want to receive any of this information just contact us at any one of our branches or by calling 1800 069 950.

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.

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.

NSF does not disclose your personal information to a party outside NSF for the purposes of allowing them to direct market their products or services to you.

Often the law requires us to provide you with certain information about the product or service that you receive from us. You will continue to receive this type of information from us even if you have decided not to receive information about our products and services generally.

Do we disclose your personal information to anyone?

NSF may collect, use and disclose your personal information in a variety of ways and from and to persons (which includes companies) with which NSF has associations, arrangements or contracts, but only in connection with an application by you to NSF or a financial service or product supplied to you by NSF.

Examples of how your personal information is collected, used and disclosed are:

- To and from a credit reporting agency information about your consumer or commercial credit worthiness or financial capacity (in particular to assess credit worthiness and capacity and to collect overdue payments).
- To and from credit providers named by you or in a credit report issued by a credit reporting agency in order to deal with your application (including its assessment, management and collection of overdue payments), in particular information about your consumer or commercial credit worthiness or financial capacity.
- To and from a business that provides information about your commercial credit worthiness.
- To and from insurers (including trade and mortgage) or underwriters to assess whether to insure risks, and to administer any insurance contract (including claims), arising from your dealings with us or otherwise.
- To and from your guarantor for the purpose of that person deciding whether to act as guarantor, or to keep that guarantor informed about the guaranteed finance.
- To and from others who perform a function or service for, or related to, the purposes we collect, use or disclose the information, including agents, contractors and other third parties. In particular, these may include introducers, mailing houses, debt collection/mercantile agents, archivers, valuers, call-centre

- operators, solicitors, accountants, other financiers, funders, securitisers and assignees.
- To and from government authorities or others to, in particular, enable us to identify you, verify information that you have provided, manage repayments and protect the secured land(s) or assets or asset(s) that we own. This may include to locate you or the asset(s). It may include administrators of births, deaths and marriages, motor vehicles (or other property) registrations, drivers (or other statutory) licences, electoral roll(s), land titles, financial interests in motor vehicles (or other property), business names or corporate governance, bankruptcies and court judgments, telephone numbers, tenant information and professional licences/authorisations.
 - To and from government authorities or others as required or authorised by law. These include the Australian Tax Office.
 - To and from you (and if there are more than one of you, all or any of you) and your authorised representatives and us including your introducer, legal, accounting, tax or financial advisers, bankers and referees including your employer(s) and landlord(s).

We may also disclose your personal information where you have consented to us doing so. Your consent to the disclosure of your personal information may be given explicitly such as in writing or verbally or may be implied from your conduct such as when you discuss details of the relationship you have with us publicly with the media.

Generally, however, we do not disclose your personal information to a party outside NSF, unless that party is contracted to NSF to provide administrative services or activities on our behalf and that party is bound by the same privacy rules we follow.

Ensuring your personal information is up-to-date

We rely on the personal information we hold about you to efficiently conduct our business of providing financial products and services.

For this reason, it is very important that the personal information we collect from you is accurate, complete and up-to-date.

During the course of our relationship with you we will ask you to tell us of any changes to your personal information, however, you can contact us at any time to update your personal information or to tell us that the information we hold about you is inaccurate or incomplete.

Is my personal information secure?

The protection of your personal information is a priority for NSF.

This is why we take all reasonable precautions to safeguard your personal information from loss, misuse, unauthorised access, modification or disclosure.

We employ a number of means to protect your personal information including,

- internal premises security
- restricted access to personal information
- entering into confidentiality agreements with all employees, contractors and third party organizations.
- having in place stand-by systems to deal with major business interruptions
- maintaining technology products to prevent unauthorised computer access - regular reviewing and testing of our technology in order to improve the level of security

Furthermore, when we no longer require your personal information it is our practice to securely destroy the information or delete it from our systems.

Can I access the personal information NSF holds about me?

You may request access to any of the personal information we hold about you.

In most cases, a summary of personal information such as your name and address details, contact telephone numbers and the products and services you have with us are freely available to you by calling 1800 069 950

or visiting us at one of our branches.

For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the cost of retrieval and the supply of this information to you.

All requests for access to personal information will be handled as quickly as possible and we shall endeavour to process any request for access within 30 days of having received the request. Some requests for access may take longer than 30 days to process depending upon the nature of the personal information being sought.

NSF may be required by law to retain your personal information for a period of time after you have ceased your relationship with us. After the required time has passed we attend to the secure destruction or deletion of your personal information.

Can my request for access to my personal information be denied?

NSF is not always required to provide you with access to your personal information upon your request.

We may refuse you access to personal information in a number of circumstances such as where the information may relate to existing or anticipated legal proceedings with you, where denying access is required or authorised by law, or where the request for access is regarded as frivolous or vexatious.

If we deny your request for access to, or refuse your request to correct your personal information, we will explain why.

What is a Commonwealth identifier?

A Commonwealth identifier is a Commonwealth Government or Commonwealth Government agency designated identification number such as your Tax File Number (TFN) or Medicare number.

NSF does not use Commonwealth identifiers as a means of identifying the personal information that we may have collected about you.

We only use Commonwealth identifiers as a means by which you may prove your identity, say when you are establishing an interest bearing deposit with us or for purposes required by law such as when we supply your TFN to the Australian Taxation Office.

Do I have to be identified at all?

Generally it is not possible for us to do business with you unless we have identified you and in some cases, such as when you wish to arrange an interest bearing deposit with us, the law requires that you identify yourself to us.

Wherever it is lawful and practicable to do so, we may offer you the opportunity to deal with us anonymously. For example, when making an inquiry about current interest rates applicable on term deposits or the type of products or services we offer.

Does my personal information leave Australia?

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

Sensitive- information

If personal information concerns particular topics, it is regarded as sensitive information.

Sensitive information can be information about your:

- racial or ethnic origin
- political opinions
- membership of a political association
- religious beliefs or affiliations
- philosophical beliefs

- membership of a professional or trade association
- membership of a trade union
- sexual preferences or practices
- criminal record
- health

NSF only collects, uses or discloses sensitive information about you as is allowed by law, for example, where we have received your consent to do so or the collection is necessary for the establishment, exercise or defence of a legal claim.

Access to our services via the Internet

North State Finance does not currently provide any on line services. Our web site provides information about the company and the financial services provided. An email request regarding specific services can be made via a direct link from the web site.

Security of your personal information online

Generally email is not a secure way to communicate therefore you should not send your personal information to us via email.

Our Privacy Policy may change from time to time

NSF constantly reviews all its policies and procedures to keep up to date with changes in the law, technology and market practice.

As a result we may change this privacy policy from time to time.

This Privacy Policy was last amended on **21 December 2001**

Concerns or requests for access?

If you have a question about this Privacy Policy or wish to lodge a request to access your personal information you can contact us in any of the following ways:

By visiting	Any one of our branches
By telephoning	1800 069 950
By writing to	North State Finance Limited Privacy Information PO Box 270 Coffs Harbour NSW 2450

Can I complain about a breach of my privacy?

If you believe that NSF has not protected your personal information as set out in this privacy policy you may lodge a complaint with us in any of the following ways,

By telephoning	1800 069 950
By writing to	North State Finance Limited Customer Relations PO Box 270 Coffs Harbour NSW 2450

What if I am not satisfied with North State Finance Limited's response?

If you are not satisfied with the result of your complaint to NSF you can refer your complaint to the Federal Privacy Commissioner.

You can contact the Federal Privacy Commissioner:

By telephoning	1300 363 992
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By writing to

Director of Complaints
Office of the Federal Privacy Commissioner
GPO Box 5218
Sydney, NSW 1042