

## Hardship Privacy Policy

### Introduction

Jamaur Enterprises Pty Ltd t/a Your Finance Direct (“we”/“us”/“our”) endeavour at all times to comply with the Privacy Act 1988, Australian Privacy Principles and the Credit Reporting Privacy Code which together will be referred to in this policy as “Australian Privacy Law.”

This Hardship Privacy Policy applies if you:

- have received credit from us;
- are experiencing difficulty in meeting your repayment obligations under your credit contract with us; and
- have applied for or approached us for a variation in those obligations on the grounds of hardship whether as result of receiving a Notice of Default or other notice from us or otherwise.

It is subject and in addition to our General Privacy Policy <http://yfd.com.au/information/general-privacy.pdf> and our Credit Information Privacy Policy <http://yfd.com.au/information/credit-privacy.pdf>

### Hardship

“Hardship” as defined in the *National Credit Protection Act* (‘NCCP’) includes “illness, unemployment or other reasonable cause.” In the course of you applying for a variation in repayment terms on the grounds of hardship, we may collect from you information about illness, unemployment or other reasonable causes of hardship. This will, most likely, be “sensitive information” under Australian Privacy Law.

### Sensitive Information

We will only collect sensitive information that is relevant to your application for a variation in your repayment terms on the grounds of hardship. Such information may include:

- health information about you or another member of your family;
- the reasons for your current employment status;
- your education, training and other qualifications;
- whether you are a member of a professional or trade association or trade union;
- changes to your marital status;
- other matters relevant to your application and which are not otherwise usually collected by us as personal information or credit information in the ways for the purposes described in our General Privacy Policy and our Credit Information Privacy Policy.

### The purposes for which we collect and use your sensitive information

We will only collect, use, hold and disclose your sensitive information for the following purposes and in the following ways to:

- assess your application for a variation to the terms of repayment under your credit contract on the grounds of hardship (‘hardship variation’).
- explain our decision whether or not to agree to a hardship variation.
- administer, monitor and record any agreed hardship variation.
- consider any complaint about our decision to refuse a hardship variation in our Internal Disputes Resolution process.
- respond to any complaint about our decision to refuse a hardship variation made to our External Dispute Resolution scheme.

- manage our business including our responsible lending obligations and our systems for considering applications for hardship variations as required by the NCCP and other relevant laws.
- account to relevant authorities under the NCCP and Australian Privacy Law.

### **How we disclose your sensitive information**

We shall not disclose your sensitive information to any party except for the purposes described above and as permitted by Australian Privacy Law.

In particular, we shall not disclose your sensitive information to any Credit Reporting Body or any other credit provider though we may disclose that you have entered into a hardship variation to such parties.

### **Whether we supply your sensitive information to overseas recipients.**

We shall not provide your sensitive information to overseas entities except as permitted by Australian Privacy Law.

### **How you may access your sensitive information held by us**

You may access your sensitive information held by use in the same way and subject to the same restrictions as you may access any of your personal information held by us as described in our General Privacy Policy.

There is no charge to make a request for access to your sensitive information but we may apply an administration fee for providing such access.

### **How you may seek correction of the sensitive information we hold about you**

You may apply to correct the sensitive information we hold about you in the same way and subject to the same restrictions as you may do so for any of your personal information held by us and as describe in our General Privacy Policy.

### **How you may complain about how we deal with your sensitive information**

If you are not satisfied with how we have dealt with your sensitive information, please contact our Privacy Officer in the same way as is described in our General Privacy Policy.

Again, if you are not satisfied with our Internal Dispute Resolution Process in relation to your sensitive information, you may refer your complaint to our External Dispute Resolution scheme as described in our General Privacy Policy or to the Office of the Australian Information Commissioner.

### **Changes to this policy**

We may change this policy for the same reasons and in the same manner and with the same notice as is described in out General Privacy Policy.