

# Your privacy

We're committed to protecting the privacy of our customers and recognise the importance of protecting your personal information. Just like a bank, we're regulated by government legislation such as the Privacy Act 1988 (Cth) ('Privacy Act') and the Privacy (Credit Reporting) Code ('CR Code'), which outline how we should treat your personal information. But we're very serious about your privacy regardless of who's regulating us. It's one of the main reasons Tic:Toc came about in the first place: no more loan documents floating around someone's office. And the privacy to apply for a home loan in your pyjamas, on the toilet. If that's what you want.

This policy explains how we manage your personal and credit information, including:

- what information we collect;
- why we collect that information;
- how we use that information;
- how we protect your information;
- what we won't do with your information; and
- the choices and options you have to control your information

## 1. What is personal information?

Personal information includes any information or an opinion about someone or someone who can be identified. This includes things like your name, address, date of birth, email address or driver's licence number. If you would like to know exactly what personal information means, please refer to the Privacy Act.

## 2. What is credit-related information?

In this policy, credit-related information is personal information that has a bearing on credit that has been provided to you or that you have applied for. This includes credit information and credit reporting information such as the information we receive from credit reporting bodies in your credit report, information about your past experiences with us or other lenders, the kinds of credit products you have applied (such as credit cards) for and how you have managed your commitments. If you would like to know exactly what credit information and credit reporting information means, please refer to the Privacy Act.

## 3. What information do we collect and hold?

When you apply for one of our products we need to get a little acquainted, so we collect your personal information.

Most of the information we collect will be directly from you. This could include your:

- full name, date of birth and contact details;
- identification information such as your driver's licence number, passport details and residency status;
- financial information including your income and expense details;
- marital status and number of dependents;
- details of contracts of sale and property insurance.

There are some cases where we might collect personal information about you from other people or organisations, such as our funder, service providers or your employer.

## 4. How do we use your information?

Generally, we only use your personal information to help us assess your credit application. It's like speed dating, but with a home loan at the end, instead of a cheap dessert. Some specific things we use and share your personal information for include:

- verifying your identity;
- assessing your application for our home loan products;
- assisting with your questions or complaints;
- internal operations, such as record keeping, auditing or training;
- reporting and data analytics, including for regulatory, management and research purposes;
- complying with our legal and regulatory requirements;
- informing you of ways the products and services provided to you could be improved or additional products or services that you may benefit from; and
- marketing products or services.

## 5. When do we share your personal information?

Sometimes we need to share your information outside of Tic:Toc. You can be confident that we only share information with third parties that we believe have the appropriate systems in place to look after your personal information.

Some of the third parties we might share your personal information with include:

- our funding partners;
- Lenders' Mortgage Insurers;
- Title Insurance Providers;
- identity verification service providers;
- information technology companies maintaining our systems and services, including cloud and data warehousing service providers;
- external advisers such as valuers, lawyers or auditors;
- government and regulatory bodies, as required by law;
- external complaint resolution bodies;
- credit reporting bodies;
- other financial institutions or credit providers;
- law enforcement agencies;
- your authorised representatives or advisers or people acting on your behalf.

## 6. Do we send information overseas?

There are three instances where we store information overseas. The first is via our authentication provider, [Okta](#). Their technology allows you to have a single sign-in to your Tic:Toc application, and they store your data securely in Germany. The second is via our webchat provider, [Livechat](#); they store information provided during your webchat enquiry at their secure hosting facilities in Texas, US. The third is our email marketing tool, [ActiveCampaign](#); they enable us to communicate with you via email once you've made contact with us, and the data may be transferred to ActiveCampaign locations in the US, Australia, and Ireland.

All of these companies have very strict data regulation policies and adhere to all of the world leading provisions in the General Data Protection Regulation (GDPR). As for us, we take data incredibly seriously, and take all of the appropriate steps to safeguard your personal information, wherever we're storing it.

## 7. What online data do we collect?

These days, whenever you use a website, app, or other Internet service, there's certain information that gets collected about your visit. Whilst we do everything we can to keep your information safe while you're browsing our website, it's also important that you follow good online security at your end of things – like keeping your operating system, browser and anti-virus software up-to-date. Think of it as another one of your mother's 'be-safe' rules, alongside 'don't leave your handbag in the car'.

Whenever you use a website, app, or other Internet service, there's certain information that gets created and recorded automatically by the IT systems necessary to operate that site, app or service. The same is true when you use our website.

For example, when accessing Tic:Toc, we use "cookies" (a small text file sent by your computer each time you visit our website, unique to your Tic:Toc account or your browser) to make it easier for you to use Tic:Toc, or so we can record data relating to the pages you viewed and activities you carried out during your visit. This is solely aimed to improve your experience with us.

## 8. I'm hungry. Tell me more about Cookies

The type of device you're using to access Tic:Toc and the settings on that device may provide us with relevant information to optimise your online experience, including what type of device it is, what specific device you have, what operating system you're using, what your device settings are, and why a crash has happened. What information we can be provided with depends on what type of device you're using and its settings. For example, different types of information are available depending on whether you're using a Mac or a PC, an iPhone or an Android phone.

You can find more about how we use cookies, in our [cookie policy](#).

## 9. Unfinished applications

If you start but don't finish an online application, we might use the details you've provided so far to get in touch with you, or to offer help finishing the application. We're not trying to hound you. We just want to make sure you get what you need from us. And unlike your mother, you can tell us to go away at any time. Be nice to your mother.

## 10. What credit-related information do we collect and hold?

When you apply for or have a Tic:Toc product, we'll collect and store credit-related information, and that information could be shared or used in the future.

The types of credit-related information we collect and hold includes:

- name, date of birth, gender, address (including prior addresses);
- the kinds of credit products you have or have applied for;
- information on credit previously given to you by us or other credit providers, including financial institutions, energy or telecommunications companies;
- how you've managed your obligations (which could include details of defaults and repayment history);
- information in a credit report from a credit reporting body;
- information about your credit worthiness that has been derived from a report about you (such as a credit score);
- details of credit-related court proceedings or insolvency;
- serious credit infringements.

## 11. How do we use and share your credit-related information?

Your credit-related information could be used for a few different things, including:

- assessing credit applications;
- our internal operations, including risk management and portfolio analysis.

Your credit-related information could be shared with organisations including the following:

- our funding partners;
- Lenders' Mortgage Insurers
- credit reporting bodies;
- other credit providers.

## 12. Credit reporting bodies

When you apply for credit with us we collect credit-related information about you from credit reports provided by credit reporting bodies. That's your credit history.

Our dealings with the credit reporting bodies are reciprocal, so we might also share credit-related information with them about your credit accounts, including how well you may manage your repayments.

We use the two main credit reporting bodies in Australia: Equifax Australia and Illion Australia. If you're interested in their own privacy policies or want to contact them for any reason (they're friendly folk), here's how you can get in touch with them:

### Equifax Australia

PO Box 964 North Sydney NSW 2059  
1300 762 207

[www.mycreditfile.com.au](http://www.mycreditfile.com.au)

### Illion Australia

PO Box 7405 St Kilda Melbourne VIC 3004  
1300 734 806

[www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

If you've been a victim of fraud (including identity fraud), or think you might be targeted, you can ask a credit reporting body not to use or share the information they hold about you by getting in touch with them directly.

Sometimes your credit-related information will be used by credit reporting bodies for the purposes of "prescreening" credit offers on the request of other credit providers. You can contact the credit reporting body at any time to request that your credit-related information is not used in this way.

## 13. How can you access, update, or correct your information?

We're committed to keeping your personal and credit-related information safe, accurate and up-to-date. Whenever we store your personal information or credit-related information – whether on paper or electronically – we always take appropriate steps to protect it, and when we don't need your information any more, we'll destroy, delete or deidentify it. Kaput, shazaam, kapow. It's like it was never there.

In most cases you will be able to gain access to personal and credit-related information about you held by us. Just ask us using the contact details below. We might need you to confirm your identity and there might be some occasions where we refuse to provide you with access (for example, because granting you access would unreasonably impact on someone else's privacy). If we can't provide you with access, we will let you know why in writing.

We assume that any information you give us is correct, but we'll also take reasonable steps to amend or correct information about you to keep it accurate and up to date. If you would like to access your information, update us on any changes, or want to request a correction, [Let's talk](#).

## 14. Can you deal with us anonymously?

You have the option of not identifying yourself (or using a pseudonym) when dealing with us, unless we are legally required to identify you in order to deal with you, or would be impractical for us to deal with you if you have not identified yourself. We can't process or accept your home loan application unless you identify yourself.

## 15. Do we use your information for direct marketing?

From time to time we may use your personal information to provide you with marketing materials in relation to offers, specials, products and services that we have available or think you might be interested in. You can opt out of receiving marketing communications from us at any time by following the opt-out instructions provided.

## 16. Our funding partners and insurers

To provide you with a Tic:Toc home loan we need to share your personal and credit-related information with our funding partners:

Bendigo and Adelaide Bank Limited ABN 11 068 049 178.

If you want more information about their privacy policy, go forth and read more at

<http://www.bendigobank.com.au/public/privacy-policy>.

This outlines how they will manage any personal and credit-related information that we share with them.

Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305, trading as Genworth.

If you want more information about their privacy policy and how they will manage any personal and credit-related information that we share with them, read more at <https://www.genworth.com.au/privacy-policy>.

## 17. Concerns or complaints

If you ever have an issue or complaint regarding your privacy or the way we're using your personal information or credit-related information, [Let's talk](#).

If you do raise an issue with us, we'll address it as quickly as possible, and aim to have everything resolved within 30 days.

If you are dissatisfied with the response of our Privacy Officer, you can contact an external body:

### **Office of the Australian Information Commissioner (OAIC).**

If your complaint is about how we handle your personal information or credit-related information, you can contact the OAIC

1300 363 992

[oaic.gov.au](http://oaic.gov.au)

### **Australian Financial Complaints Authority (AFCA).**

If you have a complaint about the products or services we provide you or the way we handle your credit-related information, get in touch with AFCA.

1800 931 678

[afca.org.au](http://afca.org.au)

## 18. Let's Talk

If you have any concerns or questions in relation to how we handle your privacy, or if you would like a printed version of this policy sent to you, [Let's talk](#).

### **Tic:Toc.**

[myenquiry@tictochohomeloans.com](mailto:myenquiry@tictochohomeloans.com)

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Privacy Officer

TicToc Online Pty Ltd

PO Box 3187 Rundle Mall SA 5000

## **19. Meaning of words**

We, us, our or Tic:Toc means TicToc Online Pty Ltd (ABN 41 605 696 544).  
You can find out about the business [here](#).

## **20. Changes to the policy**

This policy is effective as at 28 September 2020. We may review and update this policy from time to time if we change the way we handle credit-related information and personal information. If we do so, the latest version of our policy will be always be made available on our website [www.tictochemeloans.com](http://www.tictochemeloans.com).