

# Privacy Policy

**Last updated:** 18 March 2026

## 1. Who we are and how this policy applies

This Privacy Policy applies to **Victorian Mortgage Professionals Pty Ltd (ABN: 98 149 757 504)**, trading as **Victorian Mortgage Professionals (we, us, our)**.

**Australian Credit Licence (ACL): 563587**

Contact: [info@vicmp.com.au](mailto:info@vicmp.com.au) | 1300857513 | Suite 6, 2-8 Stenson Road, KEALBA VIC 3021 | Website: [www.vicmp.com.au](http://www.vicmp.com.au)

We are committed to protecting your privacy and managing your personal information in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

This policy explains how we collect, hold, use, disclose and protect your personal information when you use our services, engage with us online, or otherwise interact with us.

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## 2. What personal information we collect

We may collect the following types of information (as relevant to your dealings with us):

- **Identity and contact:** name, date of birth, gender, address, email, phone, identification documents (e.g., driver licence, passport).
- **Financial and credit:** income, expenses, assets, liabilities, bank statements, tax returns, credit history, credit score, repayment history, employment details, business financials, property details, declared dependants.
- **Transaction and application:** loan preferences, application details, account and product information, outcomes of applications.
- **Sensitive information:** only where reasonably necessary and with your **express consent**, e.g., limited health information for mortgage protection insurance assessment and premium calculation, or other categories defined as “sensitive information” under the Privacy Act (e.g., biometric information).
- **Website and device:** cookies, IP addresses, device identifiers, pages viewed, session information and analytics.

You can choose not to provide certain information, but if you do, we may be unable to provide some or all of our services.

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### 3. How we collect personal information

We usually collect information **directly from you** (e.g., in meetings, forms, emails, phone, online portals). We may also collect information from:

- **Referrers and third parties** you authorise (e.g., your accountant, real estate agent, employer).
- **Credit reporting bodies (CRBs)** and verification providers (with your consent).
- **Our service providers** (e.g., bank-statement or document collection tools you authorise).
- **Public sources** (e.g., property databases, ASIC, ABN Lookup) where appropriate.
- **Our aggregator, National Mortgage Brokers Pty Ltd** (ACN 093 874 376, Australian Credit Licence 391209), and other intermediaries involved in your application.

Where lawful and practical, you may deal with us **anonymously or under a pseudonym**, but we will typically need your identity to provide credit assistance.

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### 4. Why we collect, use and disclose personal information

We collect, use and disclose your personal information to:

- **Provide credit assistance** and related services, including assessing your circumstances and submitting applications to suppliers and credit providers (including through our aggregator, National Mortgage Brokers Pty Ltd).
- **Verify your identity** (including via electronic verification under the AML/CTF regime, with your consent), manage fraud and security risks, and comply with **legal and regulatory obligations** (e.g., AML/CTF Act, NCCP Act, record-keeping, reporting).
- **Administer our relationship** with you, including responding to enquiries, internal reporting and analytics, system development and testing, training and quality assurance.
- **Communicate with you** about products and services we believe may be of interest to you (unless you **opt out**).
- **Manage and protect our business** (e.g., audits, insurer and professional adviser engagement, dispute management).
- Any purpose **reasonably necessary or directly related** to the above.

We do **not** sell your personal information.

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## 5. Direct marketing and your choices

We may use your contact details to tell you about products and services offered by us (and in some cases by our partners) that may be relevant to you. You can **opt out at any time** by:

- Using the **unsubscribe** link in emails or SMS, or
- Contacting our **Privacy Officer** at **info@vicmp.com.au** or **1300857513**.

We will not provide your personal information to third parties for their marketing **without your consent**.

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## 6. Credit reporting information

With your consent, we may:

- **Obtain your credit report** or credit information from credit reporting bodies to help assess suitability for credit or related products.
- **Disclose information to lenders** and other credit providers as part of your application.

We are **not** a credit reporting body. We do not disclose information **directly** to CRBs except where permitted or required by law.

Where relevant to our processes, potential CRBs include **Equifax, Experian, and illion**. Their privacy policies explain how they manage credit information and your rights.

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## 7. Who we disclose personal information to

Depending on your circumstances, we may disclose your information to:

- **Credit providers and lenders**, mortgage insurers and loan servicers.
- **Our aggregator** (National Mortgage Brokers Pty Ltd) and related platform providers.
- **Service providers and contractors** who help us operate (e.g., IT, cloud storage, bank-statement collection tools you authorise, mailing houses, ID verification, analytics, marketing platforms acting on our instructions).
- **Professional advisers** (e.g., accountants, lawyers, auditors, insurers).
- **Parties you authorise**, including guarantors and proposed guarantors.
- **Regulators and government agencies** (e.g., AUSTRAC, ATO) where required or authorised by law, including for **AML/CTF** and other compliance purposes.
- **Entities involved in funding or securitisation** connected with a credit application or facility.
- **Potential acquirers** or stakeholders in connection with a business sale or corporate transaction, subject to confidentiality.

Before we disclose your information, we take **reasonable steps** to ensure recipients handle it securely and in accordance with this policy. Where consent is required, we will seek it specifically and **not rely on implied consent** for higher-risk disclosures (e.g., third-party marketing, some overseas transfers).

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## 8. Overseas disclosures (APP 8)

Some recipients (e.g., cloud hosting, support, analytics, document processing, or our suppliers' service teams) may be located **outside Australia**, including (as applicable to our systems and suppliers): **New Zealand, India, Philippines, United States, United Kingdom and the European Union**.

Where we disclose personal information overseas, we will take **reasonable steps** to ensure the overseas recipient handles your information in a manner **consistent with the APPs**, such as by using contractual obligations, audits, and technical safeguards—**unless an exception applies** under the Privacy Act (for example, where you expressly consent to the disclosure after being informed that APP 8 may not apply).

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## 9. Government identifiers

We do **not** adopt, use or disclose government-related identifiers (such as TFNs, Medicare numbers or driver licence numbers) as our own identifiers unless permitted by law.

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## 10. Data quality

We take reasonable steps to ensure the personal information we collect, use and disclose is **accurate, up-to-date, complete and relevant**. Please notify us promptly if your details change.

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## 11. Security and storage

We implement administrative, physical and technical safeguards designed to protect personal information from **misuse, interference, loss and unauthorised access, modification or disclosure**, including:

- Role-based access controls and least-privilege principles
- Encryption in transit and at rest where appropriate
- Multi-factor authentication for sensitive systems
- Secure premises and secure disposal processes
- Staff training and confidentiality obligations
- Vendor due diligence and contractual requirements

If an **eligible data breach** occurs, we will notify affected individuals and the OAIC in accordance with the **Notifiable Data Breaches scheme**.

## 12. Retention and destruction

We retain personal information only for as long as necessary to fulfil the purposes described in this policy or as required by law (e.g., **credit and AML/CTF record-keeping**). When information is no longer required, we will take reasonable steps to **securely destroy or de-identify** it.

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## 13. Accessing your information (APP 12)

You may request access to the personal information we hold about you by contacting us (see Section 17). We will:

- Respond within a **reasonable time** (generally within **30 days**).
- **Not charge a fee** for making an access request.
- If permitted by law, charge a **reasonable cost-recovery fee** for providing copies (e.g., printing, postage). We'll tell you in advance if any such fee applies.

We may refuse access in limited circumstances permitted by law (e.g., where giving access would unreasonably impact the privacy of others, be unlawful, or reveal commercially sensitive information). If we refuse access, we will provide written reasons and information about complaint options.

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## 14. Correcting your information (APP 13)

You can request correction of your personal information if you believe it is inaccurate, out-of-date, incomplete, irrelevant or misleading. We will take reasonable steps to correct it. If we decide not to make a requested correction, we will provide written reasons and information about complaint options.

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## 15. Online services, cookies and analytics

When you visit our website or use our online services, we may use **cookies and similar technologies** to:

- Enable core site features and security
- Remember your preferences
- Measure website performance and usage (analytics)

You can control or block cookies through your browser settings; however, some features may not work correctly if you disable them. Our website and communications may also use standard **logging, tracking pixels and measurement tools**. We use **TLS/SSL** to enhance security for data in transit where applicable.

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## 16. Complaints and how we will handle them

If you have a question or a complaint about how we handle your personal information or our compliance with the APPs, please contact us (see Section 17). We will:

- Acknowledge your complaint **promptly** (within **5 business days**)
- Aim to investigate and respond within **30 days**

If you are not satisfied with our response, you may contact:

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

Phone: **1800 931 678** | Email: [info@afca.org.au](mailto:info@afca.org.au) | Web: [www.afca.org.au](http://www.afca.org.au)

Post: **GPO Box 3, Melbourne VIC 3000**

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

Phone: **1300 363 992** | Web: [www.oaic.gov.au](http://www.oaic.gov.au) | Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Post: **GPO Box 5218, Sydney NSW 2001**

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## 17. How to contact us

### **Privacy Officer**

**Victorian Mortgage Professionals Pty Ltd (ABN: 98 149 757 504) | ACL 563587**

Email: [info@vicmp.com.au](mailto:info@vicmp.com.au)

Phone: **1300857513**

Post: **Suite 6, 2-8 Stenson Road, KEALBA VIC 3021**

For accessibility or language assistance, please let us know and we will work with you to find a suitable channel.

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## 18. Changes to this policy

We may update this policy from time to time. The latest version will be available at [www.vicmp.com.au](http://www.vicmp.com.au) and will include the **effective date** at the top. We encourage you to review it periodically.