

PRIVACY POLICY

(Effective 09 January, 2009) Updated 09 January, 2009.
Tyden Finance Pty Ltd (ABN 64 510 580 400)

1 General Policy Statement. At Tyden Finance Pty Ltd we take your privacy very seriously and understand the importance of protecting your personal information. In doing so, we are bound by and comply with the ten National Privacy Principles contained in the Privacy Act (Commonwealth) 1988.

2 Non-personally identifying information. Tyden Finance PTY LTD collects non-personally identifying information from visitors to the Internet site www.tydenfinance.com.au Non-personally identifying information includes information such as:

- (a) The visitor's server IP address and domain name of the Internet service provider;
- (b) The type of operating system the visitor uses;
- (c) Pages accessed; and
- (d) The date and time of the visit.

This information is used to provide statistical reporting on the use of our web site.

3 Collection and Use of Personal information. If you submit an email enquiry, personal information may be collected and held for the primary purposes of:

- (a) Contacting you;
- (b) Providing delivery of products and services to you;
- (c) Managing and administering the product or service; and
- (d) Direct marketing, planning, product development and research development.

4 Disclosure of Information. Tyden Finance Pty Ltd will not provide any information to third parties unless expressly provided by you to do so as part of any application you may make. However, in the course of providing our products and services to you we may share your information:

- (a) For the purpose for which you provided it to us;
- (b) For a related secondary purpose;
- (c) Where required by law to do so; or
- (d) For the purposes to which you consent.

5 Handling of Email. Tyden Finance Pty Ltd provides the option of email communication to enquire about our products and services. Emails sent to or from our network are regularly monitored by our information technology staff. We will only record your email address if you send an email to us. Email enquires will be passed to the appropriate staff member to handle and respond to your enquiry.

6 Security of Information. Tyden Finance Pty Ltd is committed to protecting your personal information and we take all reasonable steps to ensure your personal information is not misused, mislaid or accessed by unauthorized persons. However, we cannot guarantee that data transmissions over the Internet are fully secure.

7 Access to Information. If you wish to do so, you can request access to your personal information we hold about you. If we can provide access to you, we will do so. However, if for some reason we are unable to provide you with access, we will explain why we are unable to do so. We may charge a fee for searching and providing the information to you. Please [contact us](#) directly should you wish to access your personal information.

8 Disposal of Personal Information. If we no longer need to hold your personal information for whatever reason, we will take reasonable steps to destroy that information.

9 Cookies. When accessing our web site, we may use cookies. Cookies are data that a web site transfers to an individual's hard drive that can be used to track a user's ongoing access to and use of the web site. The purpose of a cookie is to allow us to track usage patterns and help us improve our service to you. You can choose if and how a cookie will be accepted by configuring your Internet browser preferences. However this may mean you may not be able to take full advantages of the web site.

10 Acceptance and Changes to Privacy Policy. From time to time it may be necessary to amend this privacy policy and we reserve our right to do so. Any changes will be made as required and you will be advised of the changes to our privacy policy by us posting an updated version of our privacy policy on our web site.

11 Contact Us. If you have a question, comment or complaint regarding our privacy policy or procedures please contact us directly to discuss your concerns.