

Who are we?

"We", "us" and "our" refers to the Central Finance Management Group, encompassing:

- CFMG Pty Ltd ABN 96 003 241 389, trading as Central Finance Management Group
- Insolvency Management Services Pty Ltd ABN 87 124 140 281, trading as iMS
- ECOLL Pty Ltd ABN 88 074 432 670, trading as ECOLL
- Linton Pitt Lawyers Pty Ltd ABN 58 104 379 482, trading as Linton Pitt Lawyers

Introduction

Our company is committed to protecting your privacy and respect your rights under the Australian Privacy Principles contained in the Privacy Act 1988 (Cth) ("Australian Privacy Law").

This document sets out our policy towards privacy, namely how we collect and manage personal information and how that information can be accessed if requested.

Collection, use, disclosure and storage of personal information

We collect and use personal information primarily to administer the recovery of any amounts payable to credit providers and for related administrative processes.

Other functions and activities can include our internal administrative, product or service development, planning and research requirements, or when assisting you or your authorised representative.

We take steps to protect any personal information we collect, to safeguarded from misuse, loss, unauthorised disclosure or modification. Only authorised personnel can access the personal information held by our company.

We may store the information in physical or electronic form. The law may require us to retain personal information for a period of time after our business dealings have finished. When it is no longer required, personal information will either be securely disposed of or de-identified.

Where personal information is transferred overseas during the performance of our services, we ensure that those who provide us with those services have privacy policies and procedures consistent with Australian Privacy Law.

We will disclose personal information to third parties only as Australian Privacy Law permits and where there is a valid reason to do so. Third parties may include:

- Credit reporting agencies
- Related bodies corporate, employees, agents, contractors and advisers
- Service providers (e.g. computer systems consultants, trust managers, document custodians, mailing houses etc.) to enable them to perform those services

Where necessary, we may also disclose personal information in order to comply with any client, legal or regulatory obligations imposed on us.

We do not use personal information for marketing purposes, nor do we sell personal information to any entity.

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What personal information do we collect?

CFMG may collect and hold any or all of the following personal information:

- Name
- Address
- Date of birth
- Contact information, including mailing addresses, phone numbers, email addresses
- Occupation and employment details
- Financial information, including assets, liabilities, income, and expenses
- Relationship status and household information, including number and age of any dependents
- Business information and financial records
- Information relating to Legal matter(s)
- Records of communication between us
- Account information related to debts we are contracted to collect on

How we collect personal information?

Most personal information is collected from our contracted clients and third party credit reporting/data providers. We also solicit and collect relevant personal information directly from you and/or your authorised representative as we undertake debt recovery activities.

Call recording statement

All telephone calls in and out of our company, with the exception of Solicitors from Linton Pitt Lawyers, may be recorded for quality, training, and verification purposes – including when on hold.

Access to your personal information

You have the right to access personal information held by us and request any corrections to be made. Requests should be made in writing to the following address:

The Privacy Officer
Central Finance Management Group
Locked Bag 1016
Gordon NSW 2072

Email compliance@cfmg.com.au

We will respond to your request within 14 business days of receipt where we are reasonably able to do so. In some situations, we may exercise our right to deny you access to particular information such as commercially sensitive information or where legal action has been commenced. If we deny access to personal information, we will explain our reasons for doing so.

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Complaints

Any complaints or queries about your personal information or the contents of this privacy policy should be directed to our Privacy Officer at the address listed above. We will review and respond to your query within five (5) business days of receipt.

If your query about personal information is not resolved to your satisfaction, please refer to our complaints policy. A customer, if not satisfied is also entitled to refer the matter to the Office of the Privacy Commissioner for investigation.

Obtaining our privacy policy

This privacy policy may change over time. The current version is available from our website at cfmg.com.au/privacy or from our Privacy Officer at the address above.

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