



Privacy Statement

How we handle your information

Collection and use of your information

Equity Mortgage Specialists Pty Ltd trading as Your Home Equity and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

In certain circumstances, we may also be required to collect sensitive information (such as health information) on behalf of the lender in the course of giving you credit assistance.

Disclosure of personal information

Your Home Equity and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Lenders
- Our Licensee
- Mortgage insurers
- Other mortgage intermediaries



Reverse Mortgage
Brokers

- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors

In certain, specific cases our Licensee may contract an external audit service provider to ensure we are meeting our obligations and commitments to you under the *National Consumer Credit Protection Act 2009* and this service provider may disclose your personal information to its team in India. You can be assured

that we have full legal access to that overseas service provider as if they were domiciled in Australia, as required by the *Privacy Act 1988*.

Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Scott Phillips, Broker

Address: Office 1 / 10 Eastbrook Terrace
East Perth WA 6004

Email: hello@yourhomeequity.com.au

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

Marketing

From time to time, Your Home Equity may contact you with information about products from either ourselves, or our industry affiliates that we believe may



interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

Use of Artificial Intelligence and Automated Tools

Your Home Equity may use software tools, including artificial intelligence, to assist with document processing and administrative tasks. These tools will operate under strict privacy and security controls.

These tools may be used to:

- Make notes of meetings, phone calls, or other communications to ensure accuracy and completeness of information;
- Assist with administrative tasks, document handling, and internal note-taking;
- Improve the consistency and timeliness of our service to you.

Where these tools are used, they are implemented within secure environments and are subject to appropriate data protection and confidentiality obligations.

We do not rely solely on AI or automated systems to make decisions about your financial situation or the credit assistance we provide. All recommendations, assessments, and advice are reviewed and delivered by qualified professionals.

In some cases, third-party service providers we work with (such as technology platforms or data providers) may use automated processing or AI within their own systems. These providers are carefully selected and expected to meet relevant privacy and security standards.

As technology evolves, we may introduce additional tools to support our services. Any such use will continue to align with our commitment to protecting your personal information and complying with applicable privacy laws.



Reverse Mortgage
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Security of your personal information

Your Home Equity takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

Feedback on the handling of your personal information

Should you be unsatisfied in the manner in which Your Home Equity has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction, you should contact the Office of the Australian Information Commissioner at:

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Mail: GPO Box 5218
SYDNEY NSW 2001

You can learn more about the Privacy Act and your rights at www.privacy.gov.au