



Privacy Policy

Pretty Penny Holdings Pty Ltd and its authorised representatives, welcomes your involvement in the management of your personal information and invites you to request access and update or correct your personal information in our custody. Keeping our files up to date ensures our commitment to providing an excellent service that meets your requirements, objectives and capacity to complete your request.

This privacy policy tells you how we collect, store and use personal information. The term “Personal Information” in this privacy policy means any information from which your identity is apparent or can be reasonably ascertained. We respect privacy and aim to protect your privacy from misuse or unnecessary disclosure. We have implemented confidentiality and security measures to assist us in this regard. We only collect personal information that is reasonably necessary for our business functions and activities. This may include communications with you, with others on your behalf and with others – including our staff – for record keeping, verification of information and processing of your application for Credit.

We may review and amend this Privacy Policy from time to time to address changes to laws and to reflect our current operations and practices. You can obtain a copy of the current version on request.

Our Service to You is Personal

The purpose of our service is to provide you with trusted information and to assist you in the assessment of your requirements, objectives and financial position and to arrange your application for Credit with one of our accreditation funding suppliers. As ours is a service that requires personal identification and verification of evidence, we are exempt from allowing anonymous or pseudonym access as this would be impracticable. That means that you cannot use our service without telling us who you are or revealing other Personal Information.

How We Collect Your Personal Information

We can only collect personal information about you by a lawful and fair means. We may collect information from you directly, such as when you complete an application form including an online application form, a contract or make an enquiry.

We may also collect your personal information indirectly from third parties including but not limited to our introducers, finance and insurance companies other service providers or Credit Reporting Bodies. You should not assume that we are in control of or responsible for the privacy practices of our lenders and third parties and we encourage you to read the Privacy Policy issued by them.

If we receive personal information about you from someone else without having asked for it (whether from a formally arranged referrer or any other third party), we will only continue to hold it if it is personal information that we could have collected from you ourselves, in accordance with this Privacy Policy. If it is personal information which is not reasonably necessary for our business functions and activities, we will destroy or de-identify it.



If you are using one of our websites, you will browse anonymously, except as set out below. For all visitors browsing our website, we use cookies to collect information such as the server your computer is logged on to, your browser type (for example, Internet Explorer, Chrome or Firefox), the time of visit, pages visited and your IP address. An IP address is a number that is assigned to your computer automatically and required for using the Internet. We may also derive the general geographic area associated with an IP address. We also use cookies to manage online advertising. Information collected in this way is not capable of personally identifying you.

If you have provided us with personal information by completing an application form or enquiry online, we may use cookies to collect information about how you browse our websites, which can also identify you.

If you would prefer not to be identified in this way, you can delete the cookies and reconfigure the cookie preferences on your internet browser.

We use Google Display Advertising features (Demographics and Interest Reports, Remarketing with Google Analytics). We and third-party vendors, such as Google, use first-party cookies and third party cookies together to report how our ad impressions, other uses of ad services, and interactions with these ad impressions and ad services are related to visits to website digital services.

Web users who do not want their data collected with Google Analytics can install the Google Analytics opt-out browser add-on. This add-on instructs the Google Analytics JavaScript running on websites to prohibit sending information to Google Analytics.

Most browsers accept cookies by default, however you can alter your browser settings to not accept cookies or delete the cookies from your system. Most browsers do allow a 'private' mode where cookies are always deleted after a visit.

Please read your browser's help section for more information about how to set the 'private' mode or how to delete cookies.

You can still visit our site even though your browser is in 'private' mode, however the user experience might not be optimal and some functions might not work.

Whether you contact us through our online presence or any other channel, we may scan your ID documents and other material that we have collected from you directly or with your consent and store this in our systems. We also may share this scanned documentation with others who are providing links to achieve your end goal.

How We Protect Your Personal Information

Our online service is a secure site hosted in Australia. Our Credit Assistance process ensures that any personal information we hold about you from whatever source is stored in a secure facility and disclosed only to provide our services to you in accordance with this privacy policy. To help protect the privacy of data and personal information we collect and hold, we maintain physical, technical and administrative safeguards. We update and test our security technology on an ongoing basis.



We train our employees about the importance of confidentiality and maintaining the privacy and security of your information. Internal access to your Personal Information is restricted to employees (or trusted others) who need it to provide benefits or services to you in relation to the primary purpose of collection or for related purposes which might be reasonably expected, unless we otherwise obtain your consent. The primary purpose of collection is to assist you in accessing Credit that aligns with your requirements, objectives and financial position.

We may also hold, use and disclose your personal information in connection with suspected fraud, misconduct and unlawful activity, and as part of acquisitions or potential acquisitions of our business. On some occasions we may be obliged to disclose your personal information by law, e.g. via a court order or statutory notices pursuant to any legislation and to government authorities.

From time to time, we may use the personal information collected from you for direct marketing purposes, such as targeted advertising and other information that we think you may find interesting. If we do contact you in this way, it will only be in relation to matters that customers would reasonably expect us to contact them directly about. We may contact you by telephone, email SMS /other for these purposes. If you do not wish to receive any direct marketing communication from us, you may at any time decline to receive such information by contacting our complaints officer as set out below or follow the instructions for unsubscribing in our direct marketing communications.

We do not sell personal information to third party organisation's to allow them to contact you for direct marketing purposes.

We Want You to be Happy

If you believe that we have not complied with our obligations relating to your personal information, please contact our Privacy Officer;

PO Box 199 Palmyra WA 6957 info@prettypennyfinance.com.au

We will investigate your complaint and respond within 30 days with a proposed resolution. If you feel we have not properly dealt with a complaint, you may contact the Office of the Australian Information Commissioner at enquiries@oaic.gov.au or on 1300 363 992.

Last updated 23 June 2022