Housing Australia

Help to Buy Scheme

Privacy Collection Notice

The Help to Buy Scheme (Scheme) is delivered by Housing Australia (**Housing Australia**, **we**, **our**).

Housing Australia will collect personal information about you at all stages of the Scheme, including during the eligibility assessment, application, approval and settlement processes. Once you are accepted into the Scheme, we will continue to collect personal information throughout your participation. This includes information required to monitor and assess your ongoing eligibility and to manage any requests you make in relation to your participation.

We may collect this information directly from you, as well as from your Participating Lender, Housing Australia's conveyancer, and other service providers engaged to support the administration of the Scheme (such as valuers).

We collect, hold, use and disclose your personal information to:

- assess your eligibility to participate in the Scheme, including your eligibility for any exemptions;
- manage and track your application;
- provide our loan, including obtaining funds from the Commonwealth Treasury and reporting to the Commonwealth Treasury for this purpose;
- manage settlement, in conjunction with our conveyancer;
- register our mortgage;
- manage your participation in the Scheme, including monitoring and assessing your continuing eligibility for the Scheme and managing any requests made in respect of your participation (such as a request for valuation of your property);
- manage our functions, powers and obligations in respect of the Scheme, including those under the *Help to Buy Act 2024* (Cth) and the *Help to Buy Program Directions 2025* (Cth);
- conduct surveys in relation to the Scheme; and
- advise you of, and invite you to attend, events and information sessions, and share Housing Australia updates including new publications and media releases.

If you do not provide all of the personal information requested, Housing Australia may not be able to assess your eligibility for the Scheme, and your application may be declined, or your continued participation in the Scheme may be affected.

Your Participating Lender, Housing Australia, its conveyancer, third party service providers engaged for the Scheme, and the Australian Government (including the Commonwealth Treasury) may share your personal information with each other and with any party involved in the assessment, administration, or ongoing management of the Scheme (such as IT service providers and valuers). Housing Australia may also disclose your personal information to third party service providers who undertake surveys on our behalf.

Housing Australia may be authorised to collect some of your personal information under the *Help to Buy Act 2024* (Cth) or the *Help to Buy Program Directions 2025* (Cth).

To learn more about how Housing Australia handles your personal information, how to request access to, or correct, your personal information, how to make a privacy complaint, and how we deal with complaints, please view Housing Australia's privacy policy (available at https://www.housingaustralia.gov.au/privacy-policy). Housing Australia's contact details are in its privacy policy.

Consent. By providing your personal information to the Participating Lender, agreeing to its upload to the Lender Portal (for access by Housing Australia), and authorising the Participating Lender to apply to the Scheme on your behalf, you consent to Housing Australia collecting and using your personal information – including health and other sensitive information (such as, where applicable, your indigenous status) – from your Lender and from third party service providers engaged by Housing Australia. This information will be used to assist with the assessment, administration and ongoing management of the Scheme in accordance with the Privacy Collection Notice above, and Housing Australia's Privacy Policy (available at https://www.housingaustralia.gov.au/privacy-policy).

Personal information of others. At times you may need to provide the personal information of another person to support your application, or continuing eligibility, for the Scheme. Before you provide the personal information of another person to your Participating Lender or Housing Australia, you must first provide the other person with a copy of this Privacy Collection Notice and obtain their consent for Housing Australia to collect their personal information, including sensitive information, from you or the Lender.

