How your clients' data is handled

You send a short spreadsheet. Each row becomes one video in your branding, which you send to that client yourself.

What we collect

Only the fields in the data template, one row per client:

- first name
- suburb (optional) and settlement month
- loan type: variable, fixed or split
- loan balance a year ago and now (or month by month)
- interest rate a year ago and now
- monthly repayment and loan end date
- offset balances (optional)
- a one-line personal note from you (optional)

Plus your branding: logo, photo, phone or booking link.

What we don't collect

No surnames, email addresses, phone numbers, street addresses, dates of birth, account numbers, ID documents, income or credit information.

You send the videos yourself, so we never need a way to contact your clients.

What the videos say

Facts only: what happened to the client's own loan this year and to the cash rate, with a general-information note. Never a recommendation. Advice stays with you, in the review.

How it moves

1. You fill in the template.
2. You share it by secure link. Never as an email attachment.
3. Joel makes the videos.
4. Joel returns the videos to you by secure link.
5. You review them and send each one to your client yourself.

Where it's processed

On Joel's own computer in Australia. Client data is not sent to any AI service.

How long it's kept

The source data and the videos are deleted within 30 days of delivery.

Who sees it

Joel Broad, who does the work himself. The secure file-sharing service holds files only while they're being transferred. Never sold or reused.

Before anything happens

- A data-handling agreement is signed before any data changes hands.
- You (and your aggregator, if they require it) approve the video template before anything is sent to a client.
- We follow the Australian Privacy Principles.

What you're responsible for

- Your privacy policy and collection notices allow you to share these details with a service provider for this purpose.
- Sending only the template's fields, by the secure link.
- Checking the samples and choosing which clients get one.
- Sending the videos, and meeting your credit licence and aggregator requirements.
- Telling us if a client asks to be left out, so we delete their row.