



MORTGAGE EZY PRIVACY POLICY

Ver. 1.1 from 17 September 2008

1.0 GENERAL

Mortgage Ezy Pty Ltd ("Mortgage Ezy") ACN 066 631 169 - ABN 84 066 631 169 is a fully owned and operated Australian Non Bank Lender with Lending offices in Queensland, New South Wales, Victoria, South Australia and Western Australia.

Mortgage Ezy recognises that your privacy is very important and we are committed to protecting the personal information we collect from you.

The Privacy Act 1988 ("Privacy Act") and the National Privacy Principles ("NPP's") govern the way in which we must manage your personal information.

The Mortgage Ezy Privacy Policy ("Privacy Policy") sets out how we collect, use, disclose and otherwise manage personal information about you.

We encourage you to frequently visit our web site (www.mortgageezy.com.au) for any updates to this Privacy Policy which will be reflected in the version control of this document as stated under the heading.

Mortgage Ezy adopt best practices to ensure that information received via its website, or any other means, remains secure within our systems. We are regularly reviewing and developing appropriate security measures however users should be aware that there are inherent risks in transmitting information via the Internet.

2.0 COLLECTION

2.1 TYPES OF INFORMATION COLLECTED

We may collect and hold personal information about you, that is, information that can identify you, such as your name, address, other contact details and other information relevant to providing you with the financial services you are, or someone else you know is, seeking.

2.2 PURPOSE OF COLLECTION

Generally, we will collect and use your personal information for one or more of the following reasons:

- Providing services to you or someone else you know;
- Processing a loan application or other financial services agreement you have made with us;
- Acting as your Mortgage Manager if you request us to do so;
- Undertaking various activities as required by law;
- Providing you with information about other services that we, our related entities and other organisations that we have affiliations with offer, that may be of interest to you;
- Providing you with promotional information about us, our related entities and other organisations that we have affiliations with;
- Facilitating our internal business operations, including the fulfillment of any legal requirements; and
- Analysing our services, client needs or business partner needs with a view to developing new and / or improved services.

2.3 METHODS OF COLLECTION

Personal information will generally be collected directly from you through the use of any of our standard business forms, over the internet, via email or through a telephone conversation with you. There are often occasions where we obtain and / or confirm personal information about you from a credit reporting agency, a third party acting on your behalf or public records such as those relating to land titles, companies or businesses.

There are also some instances where personal information about you will be collected indirectly because it is unreasonable or impractical to collect personal information directly from you. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the

information has been collected.

3.0 FAILURE TO PROVIDE INFORMATION

If the personal information you provide us is incomplete and / or inaccurate, we may be unable to provide you, or someone else you know, with the financial services you, or they, are seeking.

4.0 INTERNET USERS

If you access our website we may collect additional personal information about you in the form of your Internet Protocol ("IP") address and domain name.

Also, our web site may utilise cookies. The main purpose of cookies is to identify users and to prepare customized web pages for them. Cookies do not identify you personally, but they may link back to a database record about you. We may use cookies to monitor usage of our web site and to create a personal record of you when you visit our web site and what pages you view so that we may serve you more effectively.

Specific access to features of our website is granted to pre-identified users such as Business Partners and Clients by way of a log in password they receive, as issued by us which authenticates their identities as approval to access certain information. In which case, our website is purposely a gateway to the appropriate portal of information and any information exchanged is not exclusively retained on our website but is shared with appropriate third parties to that transaction.

5.0 USE AND DISCLOSURE

Generally, we only use and disclose personal information about you for the purposes for which it was collect (as set out in 2.2).

Our policy is not to provide mailing lists for direct commercial purposes. We may however disclose personal information about you to:

- A) Service providers who assist us in operation our business. These service providers would enforce their own privacy policy and may not be required to comply with ours; or
- B) Other service providers, who provide the various services you have requested and we have arranged. These service providers would enforce their own privacy policy and may not be required to comply with ours; or
- C) A purchaser of the assets and operations of our business, providing those assets and operations are purchased as a going concern; or
- D) Related entities for the purpose of advising you of special offers and promotions; or
- E) Corporate partners, business associates and other organisations we have strategic business affiliations or alliances with for the purposes of marketing their products and services to you where we consider these products and services may be of interest to you; or
- F) Other carefully screened third parties whose products and services we consider may be of interest to you; or
- G) Government and regulatory authorities and other organisations, as required or authorised by law.

We shall only disclose your information to third parties where that party demonstrates the same level of commitment to your privacy as Mortgage Ezy does.

If you do not wish to receive direct marketing material from third parties you are able to withdraw your consent at any time by notifying us in writing. Contact details for Privacy are listed at the end of this Policy.

6.0 SECURITY

Mortgage Ezy stores your personal information in different ways, including in paper and in electronic form. The security of your personal information is important to us. We take all reasonable measures to ensure that your personal information is stored safely to protect it from misuse, loss, unauthorised access, illegal modification or disclosure, including electronic and physical security measures.

7.0 ACCESS

You may access the personal information we hold about you, upon making a written request. Contact details for Privacy are listed at the end of this Policy.

We will endeavour to provide you with access to the information requested within 30 days. We will not charge you a fee for lodging a request however we may charge you a reasonable fee for processing your access request if it is approved.

We may decline a request for access to personal information where the Privacy Act requires or permits us to do so. If so, we will provide reasons for your denial of access.

If, upon receiving access to your personal information or at any other time, you believe the personal information we hold about you is inaccurate, incomplete or out of date, please notify us in writing immediately. We will take reasonable steps to correct the information so that it is accurate, current and complete.

8.0 LINKS TO OTHER WEBSITES

Our web site may contain links to other web sites. Mortgage Ezy is not responsible for the privacy practices of linked web sites. Linked web sites are not subject to this Privacy Policy.

9.0 PRIVACY POLICY CONTACT

If you have any queries about the Mortgage Ezy Privacy Policy or the way in which we handle your personal information, please contact us at:

MORTGAGE EZY PRIVACY POLICY

¼ 8am to 7pm AEST

(1300 TEL EZY (1300 835 399) toll free if dialled within Australia

8 clientcare@mortgageezy.com.au

: www.mortgageezy.com.au

- Locked Bag 7640 - GCMC QLD 9726

For more information about privacy in general, you can visit the Office of the Privacy Commissioner's web site at www.privacy.gov.au.