

MORTGAGE EZY - WEBSITE PRIVACY POLICY

Mezy Assets Pty Ltd (ACN 606 554 321) t/as Mortgage Ezy (ABN 56 606 554 321), Australian Credit License 393457 (**Mortgage Ezy, we, us or our**) is committed to complying with its obligations under the Privacy Act 1988 (Cth) (the **Privacy Law**). Mortgage Ezy is a mortgage manager and in that capacity acts on behalf of many credit providers / lenders in Australia (refer to the schedule for a current list of credit providers, which may change from time to time).

The Privacy Law allows for personal information, including 'sensitive information', 'credit information' and 'credit eligibility information' (which are defined in the Privacy Law) about you to be collected and disclosed provided we have obtained your consent. In this policy and where appropriate a reference to personal information includes 'sensitive information', 'credit information' and 'credit eligibility information'. This privacy policy tells you how we collect personal information about you, what we use the personal information for and who we share the personal information with.

By using this website or accessing any of the products, services, benefits or features on this website, the user acknowledges having read and understood this Privacy Policy and the permissions to collect, use and disclose personal information, and the user authorises Mortgage Ezy to collect, use and disclose, in accordance with the Privacy Law, the information (including personal information) for the purposes specified in this Privacy Policy.

Mortgage Ezy may, acting reasonably, amend, or amend and restate this Privacy Policy from time to time by updating it on the website. Any changes to this Privacy Policy take effect upon the update on the website and a user is taken to have accepted the changes by continuing to use this website after the changes takes effect. If Mortgage Ezy makes changes, they will not be retrospective.

By using this website (which is only accessible in English) including accessing any of the services (such as applying for a loan) via this website, you declare that you are over 18 years of age and that you have read, understood and accept these Privacy Policy terms in relation to the collection, use and disclosure of your personal information. This will include (in the event you apply for a loan via this website) obtaining / sharing information (including personal information) about you with (among other organisations) a Credit Reporting Body.

A. ANONYMITY & PSEUDONYMITY

You may generally use the website without disclosing your identity to Mortgage Ezy:

- If you complete an enquiry form or if you chat with a Mortgage Ezy representative via the website in relation to a general enquiry, you do not need to supply personal information. You can use a pseudonym such as your first name and your email address. However if the email thread or a phone call progresses beyond a general enquiry then you may need to supply Mortgage Ezy with your personal information to proceed further.
- If you use the website to apply for a loan (whether or not you complete the Loan Application) you will not be able to stay anonymous (see the section "Applying for a Loan" below for further detail). You will need to supply Mortgage Ezy with identification information including (eventually) identification documentation to identify and verify your identify. This requirement is as much for your protection as it is required for Mortgage Ezy to comply with its legal obligations.

Cookies

A cookie is an electronic token that is passed to the user's browser which passes it back to the server whenever a page is sent to the user or the user inputs information into a form or template from Mortgage Ezy.

Mortgage Ezy computers may generate cookies and other computer code which is used to keep track of the pages users have accessed while using the website as well as any information that you enter into any form or template.

The cookie allows, inter alia, users to page backwards and forwards through the website and return to pages they have already visited. The cookie also allows data to be inputted into a form or template and temporarily stored until the user chooses to save that form or template. Cookies generally remain on the

user's computer even after an internet session is ended and the computer rebooted. The cookie can be read by our computer that placed it there during a subsequent visit to that same computer.

When a user visits this website, Mortgage Ezy's computers may also log certain information including the type of browser and operating system the user is using; the top level domain name (for example .com, .net, .au, etc); the address of the referring site (for example, the previous site visited); the server's IP address; the date and time of visit, and the address of the pages accessed and the documents downloaded. This information is generally only for internal statistical analysis and system administration purposes.

Any other information supplied to Mortgage Ezy (for example, if a user sends an email or enters any personal information into the Mortgage Ezy website including via the Loan Portal) is treated in accordance with this Privacy Policy.

Loan Portal

A user of this website may (if the service is available) apply for a loan (a **Loan Application**) via the Mortgage Ezy loan portal (the **Loan Portal**). When a user accesses the Loan Portal, they may input information (including personal information) for the purposes of applying for a loan. The information they input into the portal is retained by Mortgage Ezy through, including, session cookies (see section above). If a user inputs their contact information into the Loan Application but does not complete the Loan Application a Mortgage Ezy representative may contact the user (using the information supplied by the user) to find out whether there was any issues in completing the Loan Application and whether they can assist the user with their online Loan Application.

B. INFORMATION SECURITY & RETENTION

Mortgage Ezy takes reasonable steps to protect all information (including any personal or sensitive information) which it holds, from misuse, loss, unauthorised access, modification or disclosure.

Mortgage Ezy stores your hard copy and electronic records in secure buildings and systems or using trusted third parties. Mortgage Ezy uses a range of physical, electronic and other security measures to protect the security, confidentiality and integrity of the personal information it hold about you.

Mortgage Ezy will generally keep your personal information for up to 7 years after you stop being a customer of Mortgage Ezy, but there may be circumstances where it keeps your personal information for longer. This may include for legal or regulatory reasons, to respond to a question or complaint from you or others or for internal research and analytic purposes.

C. MARKETING AND OPT-OUT

Mortgage Ezy may also use information (including personal information) supplied for marketing and research purposes, to analyse and improve products and services and to inform you of products and services provided by Mortgage Ezy, its related entities or preferred suppliers.

You can 'opt out' of receiving marketing and advertising material at any time if you tell Mortgage Ezy that you do not wish to receive such material. Mortgage Ezy will respond to your 'opt-out' request within a reasonable time frame in accordance with the Privacy Law.

D. ACCESSING YOUR PERSONAL INFORMATION

Unless by law Mortgage Ezy is allowed to withhold access to your personal information, you have the right to request access to any personal information held by Mortgage Ezy which relates to you. You have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete, out-of-date, not-relevant or misleading.

There may be limited circumstances where you may be allowed to access personal information on behalf of another individual when you are acting as a personal representative of that person (such as an attorney under a power of attorney or an executor / administrator of a deceased estate). If this is applicable we may require evidence of your authority to act before we may supply any information.

There is no fee to ask for your personal information, but sometimes Mortgage Ezy might charge a fee to cover the time it spends gathering the personal information requested. If there's a fee, Mortgage Ezy will let you know how much it is likely to be, so you can decide whether you want to proceed.

Mortgage Ezy will try to respond to a request for access to or to correct your personal information within 30 days of request. If Mortgage Ezy cannot respond within this time frame, it let you know why it's taking longer to do so.

If Mortgage Ezy does not believe the information (you request) needs correcting, then (unless it is impracticable or the law prevents it from doing so) it will let you know the reason why. You can ask Mortgage Ezy to include a statement with the personal information that explains why you believe the personal information needs to be corrected (even if we don't agree with your reason).

Any requests for access to your personal information or a request to correct your personal information should be made in writing to the Privacy Officer.

The Privacy Officer

Mortgage Ezy

Postal Address: PO Box 6990 GCMC QLD 9726

Email: enquiries@sourcefunding.com.au

Tel: + 61 (2) 9157 1100

If you require any further information about its management of personal information you can contact Mortgage Ezy's Privacy Officer.

Making a privacy complaint

If you have a concern or complaint about how we have handled your personal information (including any refusal by us to allow access to or the correction of your personal information), please tell us and we'll try to address it. To make a complaint, please contact the Privacy Officer (contact details above). We'll try to respond to your complaint within 30 days of your complaint. If we need more time to respond we'll let you know including the reasons why more time may be required.

If after you've been through Mortgage Ezy's internal complaints process, you're still not satisfied with its response you may lodge a dispute through the Australian Financial Complaints Authority (**AFCA**).

AFCA provides consumers and small businesses with fair, free and independent dispute resolution for financial complaints.

Australian Financial Complaints Authority

Visit: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You can also contact the Office of the Australian Information Commissioner if your complaint is about your privacy or how Mortgage Ezy handled your credit information.

Office of the Australian Information Commissioner

Visit: oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992 (free call)

Mail: GPO Box 5218, Sydney NSW 2001

E. LINKS TO OTHER WEBSITES

This website may, from time to time, contain links to other websites. Mortgage Ezy is not responsible for the privacy practices or the content of those websites. This Privacy Policy does not extend to those linked websites.

F. APPLYING FOR A LOAN

If you apply for a loan directly (including via the Loan Portal) the following sections also address how we collect, use and disclose your personal information.

However, if you apply for a loan via a third party (for example a mortgage broker) then the third party will as part of the application process collect, use and disclose your personal information, including to Mortgage Ezy. The third party will need to supply you with their privacy policy / collection notice telling you how they collect, use and disclose your personal information (including other disclosures required to comply with the Privacy Law).

The following sections disclose how we collect, use and disclose your personal information for both direct and indirect Loan Applications.

Information we collect from you

Mortgage Ezy will, in relation to any Loan Application, collect personal information from you. Most personal information Mortgage Ezy collects is collected from the Loan Application and supporting documentation supplied / to be supplied in relation to the Loan Applications.

Examples of personal information that Mortgage Ezy may collect includes:

- personal and contact details, this may include your name, address, email address, phone number, and date of birth;
- Australian Government related identifiers and identity documents, this may include your: tax file number and country of tax residency, Medicare card, Australian passport, driver licence, or pension card details, citizenship, birth, death and marriage certificates (for example, to verify your identity);
- foreign government identifiers and identity documents, this may include foreign government identity documents and identifiers such as: tax identification number and country of tax residency, foreign passport and driver licence (for example, to verify your identity at the time you request a product or service);
- financial information, this may include details of your employment, income, assets, financial liabilities, copies of bank statements and credit card statements from other financial institutions, information from third parties about your credit history and insurance claims history;
- credit information, See sharing information with Credit Reporting Bodies” below;
- transaction information, this may include your past/current banking transaction history;
- socio-demographic information, this may include your marital status, age, gender, number of dependents, occupation and nationality;
- call recording, we usually monitor and record our calls with you for quality, coaching as well as for regulatory compliance purposes;
- sensitive information, we may collect and handle sensitive information. This may include race or ethnicity (for example we may ask you what language you speak if you request a translator to communicate with us), criminal history and political affiliation, if it is relevant for our regulatory and/or legal obligations including with respect to the Anti-Money Laundering Law, your health information including whether you have a disability if it is relevant to your loan / Loan Application;
- information about your personal circumstances, we may ask you to provide information about your personal circumstances so we can coordinate support (with your credit provider) during any financial difficulties. This may include information about significant life events (such as a relationship breakdown or a death in the family), information about family and domestic violence, where you have been impacted by an emergency event or a natural disaster, any unexpected changes to your financial situation (such as losing a job), details of injury, illness, gambling or addiction.

If your Loan Application is approved, Mortgage Ezy will also collect personal information from the records it maintains about the products and services you receive from the credit provider. Mortgage Ezy can check and verify that personal information from sources referred to in the Loan Application.

Information collected from others

Mortgage Ezy collects personal information about you from other sources in any manner permitted by the Privacy Law. Mortgage Ezy will only collect personal information from other sources where it is reasonably necessary to do so, in relation to your Loan Application, your loan and any guarantee, including complying with Mortgage Ezy's legal obligations including its responsible lending obligations under the National Consumer and Credit Protection Act 2009 (Cth).

Examples of such sources of personal information include:

- personal information (including commercial credit information concerning your credit history or worthiness, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- personal information about your Loan Application, loan or a guarantee of the loan, from other organizations, such as the relevant credit provider (you apply for a loan with) and other credit intermediaries (such as mortgage brokers) as well as mortgage and title insurers;
- if Mortgage Ezy is unable to contact you and it obtains publicly available personal information about you in order to update its records and contact details;
- checking property details, your offer of any security, through public registers or Mortgage Ezy's service providers including a Credit Reporting Body;
- exchanging information with your legal, accounting and financial advisers or other representatives and advisors;
- if you have applied for a loan via a third party, exchanging information with that third party (for example the mortgage broker).

When the law authorises or requires collection of information

There are laws that require Mortgage Ezy to collect and disclose personal information about you. For example, Mortgage Ezy is required to collect and disclose your personal information for assessment and verification (as well as ongoing monitoring) under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and any rules, regulations or guidance notes made under or in connection with that Act ("**Anti-Money Laundering Laws**").

Mortgage Ezy is entitled to request personal information from you in regards to compliance with the Anti-Money Laundering Laws from you even if such information was previously requested and provided. You must comply with any request Mortgage Ezy makes in this regard. If you do not provide the requested information Mortgage Ezy may be required to take steps, including delaying or refusing the processing of any Loan Application or withdrawal or disclosing information that Mortgage Ezy holds about you to its related bodies corporate, the credit provider, service providers or relevant government bodies and regulators including AUSTRAC. These steps will include having your identity information verified with the Issuer or Official Record Holder via the Credit Reporting Bodies systems for the purpose of verifying your identity.

How your information may be used and disclosed

Mortgage Ezy may disclose your personal information for purposes including:

- serving you as a customer including supplying you with information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested or to provide a guarantee;
- exchanging your personal information with the credit provider in relation to the credit product/s you have applied for or to provide a guarantee;
- processing the Loan Application and facilitating your loan through a credit provider;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- identifying and verifying your identify;
- to run its business efficiently and to perform administrative and operational tasks;
- if it is necessary in connection with preventing or investigating any fraud or crime or any suspected

fraud or crime or we are required or compelled by law, to an enforcement body including the Australian Federal Police, a Police Force of a State or Territory, the Australian or NSW Crime Commission and the Australian Securities & Investments Commission;

- as required by any law, regulation or code binding on us; and
- any purpose to which you have consented.

Mortgage Ezy may use personal information about you to:

- enable an insurer to assess the risk of providing mortgage insurance;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- conducting research, compiling or analyzing statistics, management and funding of its business; and
- to consider or process hardship requests.

G. SHARING YOUR INFORMATION

The following section applies generally, including in relation to loans submitted directly and those submitted via a third party (for example a mortgage broker).

General

Mortgage Ezy may use and share your personal information with other organisations for any purpose described in this policy.

Sharing with your representatives and referees

Mortgage Ezy may share your personal information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- if you have applied for a loan via a third party, such as for example a mortgage broker;
- your referees, like your employer, to confirm details about you.

Sharing with third parties

Mortgage Ezy may share your personal information with third parties in relation to services it provides to you or services in which Mortgage Ezy reasonably considers you may be interested.

Those third parties may include:

- lender's mortgage insurers;
- the credit provider in relation to the credit product/s you have applied for / obtained;
- mortgage brokers and other loan intermediaries;
- financial services suppliers with whom Mortgage Ezy has arrangements;
- property valuers;
- organizations that assist Mortgage Ezy to carry out identification / verification of identity checks;
- organisations, like fraud reporting agencies that may identify, investigate and/or prevent fraud; suspected fraud, crimes, suspected crimes, or other misconduct;
- government and regulatory bodies as required or authorised by law including, the Australian Securities and Investments Commission, the Australian Financial Security Authority and AUSTRAC. These government or regulatory bodies may also share the information with relevant foreign authorities;
- service providers, agents, contractors and advisers that assist Mortgage Ezy to conduct its business;
- guarantors and prospective guarantors of your loan;
- the Mortgage Ezy Group;

- any third party to which you consent to Mortgage Ezy sharing your information.

Sharing with Credit, Credit Assistance Providers and other parties

You can read the Privacy Policies and Credit Reporting Policies of the credit providers and other credit assistance providers (e.g. mortgage brokers) relevant to your circumstances.

These policies should contain information about how you can access and seek correction of your personal information (including credit related personal information) and how you can complain about a breach of the Privacy Laws by them and how they will deal with a complaint. The policies should also explain whether they will disclose personal information (including credit information) to overseas entities, including related entities

Sharing information with Credit Reporting Bodies

Mortgage Ezy is a mortgage manager and in that capacity acts on behalf of credit providers / lenders. Acting on a credit provider's behalf, Mortgage Ezy and the Lenders Mortgage Insurer can give to and receive from a Credit Reporting Body credit information about you including to allow a Credit Reporting Body to create or maintain a credit information file about you. Credit information is personal information that is about credit that has been provided to you or that you have applied for. This includes credit for personal purposes and credit in connection with a business. It can also cover information about you as a guarantor of a loan or as an insured party under a credit related insurance policy (such as mortgage insurance).

When you apply for a credit product (or an increase to an existing credit product) or propose to be a guarantor under a credit product managed by Mortgage Ezy, Mortgage Ezy will need to assess whether you're able to meet repayments under your agreement.

The information may include:

- identification information including to have your identity information verified with the Issuer or Official Record Holder via the Credit Reporting Bodies systems for the purpose of verifying your identity;
- consumer credit liability information;
- repayment history information including details of any defaults;
- a statement that an information request has been made in relation to you by Mortgage Ezy or a Lenders Mortgage Insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application that has been made by you, and in connection with which we have made an information request in relation to you, default information, payment information, new arrangement information, court proceedings information, personal insolvency information;
- publicly available information that relates to your activities in Australia or the external Territories and your credit worthiness and that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index.

A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers and insurers) to help them assess your credit worthiness. In some cases a Credit Reporting Body may use your credit information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this, please contact the Credit Reporting Body.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently Mortgage Ezy deals with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

Mortgage Ezy will only share any credit information about you with a Credit Reporting Body if that body has a business operation in Australia and is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

Mortgage Ezy uses credit information to:

- confirm your identity;
- on behalf of the credit provider, assess your credit application;
- derive scores, ratings, summaries and evaluations relating to your credit worthiness which are used in our decision-making processes and ongoing reviews;
- on behalf of the credit provider, share information with Credit Reporting Bodies, where the law permits us to do so.

Identity fraud

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

Sharing information with the Mortgage Ezy Group

Mortgage Ezy may share personal information about you with its related companies including entities within the Mortgage Ezy Group for the purposes stated in this Privacy Policy. Some of these services may involve the use or disclosure of your personal information. Mortgage Ezy will take reasonable steps to ensure that entities within the Mortgage Ezy Group will comply with the Privacy Law. In any event, Mortgage Ezy is accountable for the use and disclosure of your personal information by entities within the Mortgage Ezy Group.

Sharing outside of Australia

Mortgage Ezy may only disclose your personal information to an overseas organisation for the purpose stated in this Privacy Policy. Mortgage Ezy will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Privacy Law. In any event, Mortgage Ezy is accountable for the use and disclosure of your personal information by any overseas organization.

Mortgage Ezy may send your personal information overseas, mostly likely to The Philippines, which is the location where some of its services are supplied from.

Electronic storage of personal information

Mortgage Ezy may store your personal information in 'cloud' or other types of networked or electronic storage systems. These storage systems are managed by Mortgage Ezy in connection with the Mortgage Ezy Services. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

Information about other people

If you (or a third party acting for or on your behalf) supplies Mortgage Ezy with personal information about any other person:

- Mortgage Ezy is entitled to assume that you / they have sought the consent of the other people to the disclosure of the personal information to Mortgage Ezy;
- Mortgage Ezy has collected the personal information in relation to / to assess the Loan Application, to manage the loan and for any other purpose permitted under this policy;
- Mortgage Ezy may exchange this personal information with other organisations set out in this policy;
- Mortgage Ezy handles their personal information in the same way as set out in this policy and can:
 - access or request a copy of this privacy notice; or
 - access the information Mortgage Ezy holds about them.
- Mortgage Ezy may not be able to supply services and you may not be able to apply for a loan or Mortgage Ezy may not accept a Loan Application unless Mortgage Ezy the personal information of the other people.

SCHEDULE

Mortgage Ezy Group

Mezy Assets Pty Ltd t/a Mortgage Ezy ABN 56 606 554 321 Australian Credit Licence Number 494807, 7/42 Bundall Road, Bundall QLD 4217 Ph: 07 5554 3333 (**Mortgage Ezy**) & **Mezy Operations Pty Ltd** ABN 38 619 839 520, 7/42 Bundall Road, QLD 4217 Ph: 07 5554 3333 (the **Mortgage Ezy Group**)

Credit Providers

Adelaide Bank a Division of **Bendigo and Adelaide Bank Limited** ABN 11 068 049 178 Australian Credit Licence Number 237879 80 Grenfell Street, Adelaide SA 5000 Ph: 1300 652 220 Web: www.adelaidebank.com.au. Privacy Policy at www.adelaidebank.com.au/privacy and credit reporting policy at www.adelaidebank.com.au/credit-reporting-policy

BC Securities Pty Ltd ABN 45 609 155 688 Australian Credit Licence Number 482240, Level 1, 274 Coventry St, South Melbourne Vic 3205, Ph: 03 8533 2488

Bank of China (Australia) Limited ABN 28 110 077 622, Australian Credit Licence Number 287322, 39 - 41 York Street Sydney NSW 2000 Ph: 1800 092 009

La Trobe Financial Services Pty Limited ABN 30 006 479 527 Australian Credit License 392385, Level 25, 333 Collins St Melbourne VIC 3000 Ph: 138010

Well Nigh Capital Funding No 1 Pty Ltd ACN 603 911 995 & **Well Nigh Pty Ltd** ACN 131 937 632 Australian Credit Licence 392216, Level 34, 101 Miller Street, North Sydney NSW 2060 <http://www.wellnigh.com.au/privacy-policy.html>

Origin Mortgage Management Services Pty Ltd ACN 601 349 071, on behalf of Columbus Capital Pty Limited ACN 119 531 252 Australian Credit Licence Number 337303, Level 8, 77 Castlereagh Street, Sydney NSW 2000 Ph: 1300 767 023

Pepper Group Limited (and its affiliates) ABN 55 094 317 665 Australian Credit Licence Number 286655 PO Box 6186, North Sydney NSW 2060 Ph: 1300 650 931. Privacy Policy at www.pepper.com.au/privacy-policy or by telephoning the above number.

Source Funding Pty Ltd ABN 95 622 815 294 Australian Credit License 510226, 7/42 Bundall Road, Bundall QLD 4217 Ph: 07 5554 3333.

Credit Reporting Body

Equifax Pty Ltd address: Public Access Division, PO Box 966, North Sydney NSW 2059, Telephone: 1300 762 207 (8:30am – 6:00pm Monday – Friday) Website: www.equifax.com.au ; (credit reporting policy) <https://www.equifax.com.au/credit-reporting-policy>

Illion - (previously Dun & Bradstreet) PO Box 7405 St Kilda Melbourne VIC 3004 Ph: 1300 734 806 (privacy policy) <https://www.illion.com.au/privacy-policy/> (credit reporting policy) <https://www.illion.com.au/illion-credit-reporting-policy-australia/>

Experian Australia Credit Services Pty Ltd - Level 6, 349 St Kilda Road, Melbourne VIC Ph: 03 8699 0100 <http://www.experian.com.au/privacy-policy>

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