

WEBSITE PRIVACY POLICY

Mezy Assets Pty Ltd t/as Mortgage Ezy ABN 56 606 554 321, Australian Credit Licence Number 494807 (**Mortgage Ezy**) is committed to complying with its obligations under the Privacy Act 1988 (Cth) (the **Act**). Mortgage Ezy is a Mortgage Manager.

The Act allows for personal information, including 'sensitive information', 'credit information' and 'credit eligibility information' (which are defined in the Act) about you to be collected and disclosed provided we have obtained your consent. In this document, 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 Act, the information (including personal information) for the purposes specified in this Privacy Policy.

Mortgage Ezy may 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.

By using this website including accessing any of the services (such as applying for a loan) via this website, you declare that you are, or 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.

ANONYMITY AND PSEUDONYMITY

You may generally use the website without disclosing your identity to Mortgage Ezy. However, if you use this website to:

- apply for a loan (whether or not you complete the Loan Application); or
- fill out an enquiry form or chat with a Mortgage Ezy representative via the website,

you will not be able to stay anonymous. If you apply for a loan, Mortgage Ezy will need to supply Mortgage Ezy identification information including (eventually) identification documentation to identify and verify your identity. This is as much for your protection as it is for Mortgage Ezy apart from being a legal requirement.

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 servers may generate cookies which are used to keep track of the pages users have accessed while using the website as well as any information the user inputs 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 the server that placed it there during a subsequent visit to that same server. Their exact behavior is server specific.

When a user visits this website, Mortgage Ezy's server 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 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.

INFORMATION SECURITY

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.

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 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 Act.

ACCESSING YOUR PERSONAL INFORMATION

Unless Mortgage Ezy is entitled 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. Mortgage Ezy may charge a reasonable fee where access to personal information is provided. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

The Privacy Officer
Mortgage Ezy
Postal Address: Locked Bag 7640 GCMC QLD 9726
Email: clientcare@mezy.com.au
Tel: 1300 TEL EZY (1300 835 399)

If you require any further information about its management of personal information you can contact Mortgage Ezy's Privacy Officer. If you have any queries or complaints regarding the Mortgage Ezy Group or a Credit Provider you should contact the relevant Privacy Officer for the relevant organisation (specified in the schedule below).

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.

APPLYING FOR A LOAN VIA THE LOAN PORTAL

The following sections address how Mortgage Ezy collects, uses and discloses personal information in connection with any Loan Application via the Loan Portal.

How Information Is Collected 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.

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. Mortgage Ezy can check and verify that personal information from sources referred to in the Loan Application.

How Information Is Collected From Other Sources

Mortgage Ezy collects personal information about you from other sources in any manner permitted by the Act. 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 to comply with Mortgage Ezy's 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 other credit intermediaries and 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; or
- Mortgage Ezy exchanges information with your legal, financial advisers or other representatives and advisors in relation to or in connection with your Loan Application, loan or a guarantee of the loan.

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 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 ("**AML/CTF Act**").

Mortgage Ezy is entitled to request personal information from you in regards to compliance with the AML/CTF Act from you even if such information was previously sought 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, 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

Mortgage Ezy may collect and disclose your personal information for purposes 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;
- processing the Loan Application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- identifying and verifying your identity;
- to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by any law, regulation or code binding on us; and
- any purpose to which you have consented.

You can tell Mortgage Ezy at any time if you no longer wish to receive direct marketing information or other offers from Mortgage Ezy. Mortgage Ezy will process your request as soon as reasonably practicable after receipt of the request.

Mortgage Ezy may use personal information about you to:

- enable an insurer (which includes the Lenders Mortgage Insurers listed in the Schedule) to assess the risk of providing insurance;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

What Happens If You Don't Provide Information

If you don't provide your personal information to Mortgage Ezy, it is not possible to:

- assist in finding a loan relevant to your needs and circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

Sharing Your Information

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
- your referees, like your employer, to confirm details about you.

Sharing with third parties

Mortgage Ezy may share your personal information with third parties (including those parties identified in the Schedule) 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:

- the Mortgage Ezy Group (refer to the schedule), through whom Mortgage Ezy may submit the Loan Application to Credit Providers (refer to the schedule);
- the Credit Providers (refer to the schedule), lender's mortgage insurers 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;
- introducers / referrers that referred your business to us;
- any organisation that wishes to take an interest in its business or assets; and
- any third party to which you consent to Mortgage Ezy sharing your information.

Sharing with Credit Providers

You should read the Privacy Policies and Credit Reporting Policies of the Credit Providers. These policies 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 also explain whether they will disclose personal information (including credit related personal information) to overseas entities, including related entities, and the countries those recipients are located in including USA, Canada, the Philippines, European Union, Asia Pacific and the United Kingdom. Further information on overseas disclosure may be found in the Credit Providers Privacy Policies and Credit Reporting Policies (a link to their Privacy Policy and Credit Reporting Policy is referred to in the Schedule).

Sharing information with Credit Reporting Bodies

Mortgage Ezy, the relevant Credit Provider and the Lenders Mortgage Insurer can give to and receive from a Credit Reporting Body (refer to the schedule) personal or commercial information about you including to allow a Credit Reporting Body to create or maintain a credit information file about you. 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;
- a statement that an information request has been made in relation to you by Mortgage Ezy, a Credit Provider 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;
- in a Credit Provider's opinion that you have committed, in circumstances specified by the Credit Provider, a serious credit infringement in relation to consumer credit provided by a Credit Provider to you.

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 personal 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 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.

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 the Mortgage Ezy Group for the purposes described above.

Sharing outside of Australia

Mortgage Ezy may disclose your personal information to organisations overseas, most likely the Philippines. Mortgage Ezy may store your personal information in cloud or other types of networked or electronic storage. 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.

Mortgage Ezy will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

Information About Other People

If you give Mortgage Ezy personal information about any other person in relation to the Loan Application:

- Mortgage Ezy is entitled to assume that you have sought their consent to the disclosure of such personal information to Mortgage Ezy;
- Mortgage Ezy has collected their personal information to assess the Loan Application, to manage any loan and for any other purpose set out in this document;
- 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 get a loan or Mortgage Ezy may not accept your Loan Application unless Mortgage Ezy obtains their personal information.

SCHEDULE

Credit, Credit Assistance Providers and other parties

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 & **Mezy Operations Pty Ltd** ABN 38 619 839 520, 7/42 Bundall Road, QLD 4217 Ph: 07 5554 3333 & **Reduce Home Loans Pty Ltd** ABN 54 133 596 111, Australian Credit Licence Number 388053, 7/42 Bundall Road, Bundall QLD 4217 Ph: 07 5554 3333 (the **Mortgage Ezy Group**)

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. Its privacy policy is set out at www.adelaidebank.com.au/policies/privacy-policy/, Its credit reporting policy is set out at www.adelaidebank.com.au/policies/credit-reporting-policy/.

Advantaged Financial Services Pty Ltd ABN 36 130 012 930, Australian Credit Licence Number 391202 Level 10, 101 Collins St, Melbourne VIC Ph: 03 8616 1600

Advantaged Financial Services Holdings Pty Ltd ABN 75 095 300 502 Level 10, 101 Collins Street Melbourne Vic 3000 Ph: 03 8616 1600

AMAL Trustees Pty Ltd ABN 68 609 737 064 Australian Credit Licence Number 483459, Level 9, 9 Castlereagh St, Sydney, NSW 2000, Ph: 02 9230 6750

AMAL Management Services Pty Ltd ABN 46 609 790 749, Level 9, 9 Castlereagh St, Sydney NSW 2000

AMAL Security Services Pty Ltd ABN 48 609 790 758 Australian Financial Services Licensee Number 483461, Level 9, 9 Castlereagh St, Sydney NSW 2000

AMAL Asset Management Pty Ltd ABN 31 065 914 918 AFSL & Australian Credit Licence Number 339904, Level 9, 9 Castlereagh St, Sydney NSW 2000, Ph: 02 9230 6700

AFSH Nominees Pty Limited ABN 51 143 937 437 Australian Credit Licence Number 391192 Level 10, 101 Collins Street Melbourne Vic 3000

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

Bank of Sydney ABN 44 093 488 629, Australian Credit Licence Number 243444, P.O. Box 4288 Sydney, NSW 2001 Ph: 1300 888 700

Barclays Bank PLC Australian Branch ABRN 062 449 595, Level 24, 400 George Street, Sydney NSW 2000 Ph: 02 9220 6000

Commonwealth Bank of Australia Limited ACN 123 123 124 Australian Credit Licence Number 234945, Level 4, 120 Pitt Street, Sydney NSW 2000 Ph: 1800 805 605

Credit Asset Management Limited (and associated entities) ABN 98 094 294 363 Australian Credit Licence Number 381755, Level 12, 37 York Street, Sydney NSW 2000 Ph: 1300 669 360

ING Bank (Australia) Limited ABN 24 000 893 292 AFS Licence 229823 Australian Credit Licence Number 229823 ; 140 Sussex Street, Sydney NSW 2000

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>

Mogo Holdings Pty Limited ABN 64 163 313 862, Suite 1904, Level 19, Chifley Tower, 2 Chifley Square, Sydney, NSW 2000 Ph: 1300 501 312

National Australia Bank Limited ABN12 004 044 937 Australian Credit Licence Number 230686 Level 31, 500 Bourke Street, Melbourne VIC 3000

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.

Permanent Custodians Limited (and associated entities) ABN 55 001 426 384 Australian Credit Licence Number 235129 Level 2, 1 Bligh Street Sydney NSW 2000 Ph: 02 9260 6000

The Trust Company (Australia) Limited (formerly Permanent Trustee Company Limited) ABN 21 000 000 993, Level 4, 35 Clarence Street, Sydney NSW 2000 Ph: 02 8295 8100

Perpetual Trustee Company Limited (and associated entities) ABN 42 000 001 007 Australian Credit License 236643, Level 12, 123 Pitt Street, Sydney NSW 2000 Ph: 1300 730 862

Perpetual Corporate Trust Limited ABN 99 000 341 533 Australian Credit License 392673, 123 Pitt Street, Sydney NSW 2000 Ph: 1300 730 862

Perpetual Limited ABN 86 000 431 827 Level 7, 9 Castlereagh Street, Sydney NSW 2000 Ph: 02 9229 9000

Perpetual Trustees Victoria Limited ABN 47 004 027 258 Level 28, 360 Collins Street, Melbourne, VIC 3000 Ph: 03 8628 0400

RedZed Lending Solutions Pty Ltd (and its related bodies corporate) (together "RedZed") ABN 31 123 588 527 Australian Credit Licence Number 311128, GPO Box 1693, Melbourne VIC 3001 PH 1300 722 462

Resimac Financial Services ABN 40 104 815 554 Australian Credit Licence Number 384707, Level 9, 45 Clarence St, Sydney, NSW 2000 Ph: 02 9248 0300

Sintex Consolidation Pty Ltd ABN 75 065 917 535, Australian Credit Licence Number 385129, Level 2, 10/30 Atchinson Street, St Leonards NSW 2065 Ph: 02 9278 9700

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
<https://dnb.com.au/privacy-policy.html>

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>

Lenders Mortgage Insurers

QBE Lenders' Mortgage Insurance Ltd (ABN 70 000 511 071) address: 82 Pitt Street, Sydney, NSW 2000 Email: compliance.manager@qbe.com, privacy policy: <https://www.qbe.com/lmi/about/governance/privacy-policy>

Genworth Financial Mortgage Insurance Pty Ltd (ABN 60 106 974 305) Address: Level 26, 101 Miller Street, North Sydney NSW 2060 Phone: 1300 655 422, website: www.genworth.com.au, privacy policy: <https://www.genworth.com.au/privacy-policy/>