



# eMortgage Privacy Policy

This policy sets out how eMortgage uses your personal information and explains:

- [What kind of personal information eMortgage collects and how it is collected](#)
- [How eMortgage uses the information you provide](#)
- [Disclosure](#)
- [How eMortgage treats sensitive information](#)
- [Management and security of personal information](#)
- [Updating personal information](#)
- [Seeking access to the personal information eMortgage holds about you](#)
- [How to contact eMortgage](#)

eMortgage is the online subsidiary of Sherlock Financial Pty Limited and includes leading independent finance sites such as efinance.com.au, sherlockbowring.com.au and nochoice.com.au.

This policy applies to all sites that form part of the network of eMortgage sites.

eMortgage is bound by the National Privacy Principles contained in the Commonwealth Privacy Act.

eMortgage may, from time to time, review and update this privacy policy statement to take account of new laws and technology and changes to eMortgage's operations. All personal information held by eMortgage will be governed by its most recent policy, posted on eMortgage.

## What kind of personal information eMortgage collects and how it is collected

eMortgage collects personal information from a variety of sources, including from members of the public, advertisers, prospective employees, mailing lists, recruitment agencies, contractors and business partners.

In general, the personal information eMortgage collects includes (but is not limited to) name, address, contact details, gender, occupation, in some cases membership of professional associations and, where relevant, financial information, including credit card information, banking details and income information.

Personal Information you provide: We store the personal information you enter on eMortgage or give to eMortgage in other ways. We obtain most personal information through eMortgage membership registration process and updates to membership details. You may provide information when you request or acquire a product or

service from eMortgage or its related companies, provide a product or service to eMortgage, complete a survey or questionnaire, enter a competition, participate in forums or when you communicate with eMortgage by e-mail, telephone or in writing (for example if you contact customer service or provide feedback).

**Automatic collection: Cookies:** We may use a feature of your browser called a cookie to assign your computer a 'User ID'. Cookies do not contain information by which eMortgage can identify you. They identify your computer to our servers. You may configure your browser so that you are notified before a cookie is downloaded or so that your browser does not accept cookies. eMortgage may use information contained in cookies to make assumptions about the user of the computer and to provide users of that computer with focused advertising that eMortgage believes may be of interest, based on that information. To disable your cookies, please refer to the help menu within your Internet browser.

**Indirect collection:** eMortgage endeavours to collect personal information about an individual only from that individual. In some circumstances eMortgage may obtain personal information from a third party. If you provide personal information about another person to eMortgage, eMortgage requires that you inform that person you have done so and provide them with a copy of this policy.

## **How eMortgage uses the information you provide**

eMortgage may use information it collects from you for the primary purpose for which it is collected and for such other secondary purposes that are related to the primary purpose of collection. eMortgage generally uses personal information to:

- provide you with products or services you have requested;
- personalise and customise your experiences on eMortgage;
- help eMortgage manage and enhance its services;
- communicate with you;
- provide you with ongoing information about opportunities on eMortgage in which eMortgage believes you may be interested;
- give you the opportunity from time to time to receive e-mail and 'e-newsletters' from eMortgage

In most cases where eMortgage asks you to provide information about yourself, if you do not provide eMortgage with that information, eMortgage will not be able to provide you with the requested product or service.

## **Disclosure**

eMortgage may disclose personal information to other companies in the Sherlock Group that may only use it as set out above. eMortgage may also provide your information to:

- third parties engaged by eMortgage to perform functions on its behalf, such as processing credit card information, mailouts, debt collection, marketing, research and advertising;

- third parties authorised by you to receive information held by eMortgage.

## How eMortgage treats sensitive information

"**Sensitive Information**" means information relating to a person's racial or ethnic origin, membership of political bodies, religion, membership of a trade union or professional or trade association, sexual preferences, criminal record and health. eMortgage may use and disclose Sensitive Information only for the purpose for which it was provided or a directly related secondary purpose or as allowed by law unless you have agreed otherwise.

### **Management and security of personal information.**

eMortgage has appointed a Privacy Officer to oversee the management of personal information in accordance with this policy and the Commonwealth Privacy Act. eMortgage protects the personal information eMortgage holds from misuse, loss, unauthorised access, modification or disclosure by various means including firewalls, password access, secure servers and encryption.

### **Updating personal information**

eMortgage endeavours to ensure that the personal information it holds is accurate, complete and up-to-date. You can update your eMortgage membership information via the 'Update your details' section on any of the sites within eMortgage. You can generally update personal information that is not membership information on the website of eMortgage where you submitted that information. Where personal information is no longer required by eMortgage, it will be destroyed or de-identified.

### **Seeking access to the personal information eMortgage holds about you**

You have the right to seek access the personal information held about you and to advise eMortgage of any inaccuracy. There are some exceptions to this right set out in the Privacy Act.

If you make an access request, eMortgage will ask you to verify your identity and specify what information you require. eMortgage may charge a fee to cover the costs of meeting your request.

*Membership information:* eMortgage Members can access the membership information eMortgage holds about them at any time via the "Change Details" section on any of the sites within eMortgage.

## How to contact eMortgage

If you have enquiries or wish to provide feedback about this policy, please mail:

The Privacy Officer  
P.O. Box 1045  
NORTH SYDNEY NSW 2059