

MURDOCH CLARKE MORTGAGE MANAGEMENT LIMITED ABN 84 115 958 560

# **WEBSITE PRIVACY POLICY**

(Effective Date: 12 March 2014)

# MURDOCH CLARKE MORTGAGE FUND ARSN 093 255 559

This Website Privacy Policy applies to the Website which is operated on behalf of Murdoch Clarke Mortgage Management Limited ABN 84 115 953 560 (Australian Credit Licence Number 296758) ("we", "us", "our" or "MCMF").



T 03 6235 9311 F 03 6234 2670 W mcmf.com.au E mcmf@murdochclarke.com.au

> 10 Victoria Street, Hobart TAS 7000 GPO Box 408 Hobart 7001 Deliveries: DX 131

Murdoch Clarke Mortgage Fund ARSN: 093 255 559 Responsible Entity: Murdoch Clarke Mortgage Management Limited ABN 84 115 958 560 Australian Financial Services Licence Number 296758 Australian Credit Licence Number 296758

### **ABOUT THIS WEBSITE PRIVACY POLICY**

At MCMF, the privacy of your personal information is important. MCMF is bound by the Privacy Act 1988 ("the Act") and the Australian Privacy Principles (APP's) contained within it.

This Website Privacy Policy explains how your personal information will be treated by us when you use this Website.

Our Website Privacy Policy is part of our Privacy Policy, which may be viewed at (link). Alternatively, you may obtain a copy of the Website Privacy Policy and/or the Privacy Policy by contacting us (refer Further Information section on page 4). Both policies may change from time to time.

#### **COLLECTION OF PERSONAL INFORMATION**

We generally do not collect personal information from you through your use of the Website.

Normally, we only collect personal information directly from you, for example, when you contact us in person, telephone us or provide written material to us. We will only collect personal information by lawful and fair means and not in any intrusive way.

#### **SENSITIVE INFORMATION**

We do not collect sensitive information (eg: race, religion, political opinions, criminal history, etc) from you through the use of the Website.

If any sensitive information is necessary for us to provide a service or product to you, we will obtain your consent to provide the sensitive information to us for use and disclosure in accordance with our Privacy Policy.

#### **INFORMATION FROM THIRD PARTIES**

Our Website may contain links to the Websites of third party providers ("Third Party Websites"). You may access a Third Party Website through our Website and your personal information may be collected on that website. Nevertheless, we generally do not collect that personal information for our purposes.

# PRIVACY POLICY OF THIRD PARTY WEBSITES

This Website Privacy Policy and/or our Privacy Policy does not apply to Third Party Websites. Such websites may be subject to privacy policies. If you wish to do so, you should obtain a copy of the relevant privacy policy from those particular websites.

#### INFORMATION FROM USE OF WEBSITE

When you access our Website we may collect some information about such access, including:

- a. your internet protocol details (address);
- b. the time, date and length of your access;
- **c.** the information/documents/brochures you download;
- a. details of your browser

Furthermore, if our Website has interactive calculators and you are required to enter personal information, such information may be stored by us.

All such information is not used by us other than for security and audit purposes. It is not provided or distributed to any other third parties (except for legal, fraudulent or security reasons in accordance with our Privacy Policy. If collected, the information may be stored by us as electronic data.

#### **EMAILS**

When we receive an email we will retain it and our response (if any) to you. Your email address shall also be retained and stored. It will only be used for the purpose for which it was provided. It will not be provided or sold to unrelated third parties for any other purposes without your consent.

### **COOKIES**

A "cookie" is a small text file placed on your computer to enable our Website Server to interact more effectively with your computer. We do not use these cookies to collect or store personal information. However, a Third Party Website may use cookies. If so, personal information may be collected by that website (refer Third Party Website section).

## **ON-LINE APPLICATIONS**

We do not allow or accept any on-line applications for credit or other products that necessitate the disclosure of personal information

# ADVERTISING/TRACKING/DIRECT MARKETING

Our Website may have advertising or direct marketing from a Third Party Website. If so, that third party may collect personal information on how you use our Website (refer Information from Third Parties section - page 3).

We will not use or disclose personal information about you for marketing purposes (unless you have consented).

#### **SECURITY**

The security of your information is very important to us. We take reasonable steps to preserve the security of personal information in accordance with our Private Policy.

We maintain physical security over our paper and electronic data stores. We also maintain our computer and network security through the use of firewalls and other such security systems.

We regularly review developments in security and encryption technologies. Unfortunately, no data transmission over the internet can be guaranteed as totally secure.

We take all reasonable steps to protect the information in our systems from mis-use, interference, loss and any unauthorised access, modification or disclosure.

If we no longer require your information, and we are legally permitted to, we may destroy or deidentify your information.

#### **DISCLOSURE TO OVERSEAS ENTITIES**

We do not generally disclose personal information to overseas entities in the course of our activities.

#### **PRIVACY COMPLAINT**

If you have a complaint or concern, you should first contact us. Please refer to our Privacy Policy for details (link).

### **FURTHER INFORMATION**

If you wish to obtain a copy of the Website Privacy Policy or the MCMF Privacy Policy or have a query relating to our privacy practices please contact us by:

- phone on 03 6235 9311 during business hours Monday to Friday
- email at mcmf@murdochclarke.com.au
- writing to the address below:

Director - Statutory Compliance Murdoch Clarke Mortgage Management Limited 10 Victoria Street HOBART TASMANIA 7000

Effective 12th March 2014