



MORE Privacy Policy

Privacy

We understand and share your concern about how personal information is collected, used and shared. We are committed to supporting the **National Privacy Principles** and our procedures relating to personal information are designed to ensure that you are fully protected under Australian privacy laws.

Please note that when using this website or by registering with us, you consent to the collection, use and disclosure of your personal information, but only in accordance with this **Privacy Policy** which directs that such information is handled sensitively, securely, and in accordance with the **National Privacy Principles**.

The information that MORE collects

In order to receive a free mortgage quotation directly from the **MORE** service, we require all users to complete the online enquiry form via links within our Website. You will need to provide us with certain personal information that we require to determine your eligibility and allocate your enquiry to the most appropriate member of our network.

Like most standard Website servers, we use log files. This includes Internet Protocol (IP) addresses, browser type, Internet Service Provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the site, track user's movement in the aggregate, and gather broad demographic information for aggregate use. IP addresses etc, are not linked to personally identifiable information.

How MORE uses your personal information

The information collected in our enquiry forms is used by us and our member brokers to respond to your request and provide appropriate services. We may also disclose your personal information to third parties with your express or implied consent, or where we are otherwise entitled or required to do so.

The types of third parties we may disclose your information include:

- Banks and other lenders, mortgage managers, mortgage and finance brokers;
- Other organisations we have business relations with for the purpose of delivering products and services;
- Our agents, contractors and external advisers who we may engage to fulfil our obligations to you, including valuers and mortgage insurers;
- Your agents, including your real estate agent, conveyancer, solicitor, accountant or legal or financial advisor;
- Your referees, including your employer for the purpose of validation of your information;
- Regulatory bodies, government agencies and other parties we are authorised to or are required to give more information to;
- Any Mortgage Insurer who works with us for our clients;
- Valuers who may want to check details of the proposed property;
- Guarantors and prospective guarantors.
- Staff that may be working with your files.

Though we make every effort to preserve user privacy, we may need to disclose personal information when required by law when we have a good-faith belief that such action is necessary to comply with a current judicial proceeding, a court order or legal process served on our Web site.





Cookies

MORE uses a feature of your Internet browser called a "cookie" to assign a unique identification to your computer. Cookies are files that your Web browser places on your computer's hard drive. **MORE** creates and then uses these cookie files to track your clicks as you navigate through our web site. **MORE** uses cookies for the benefit of users. When you visit **MORE**, our server assigns and uses the cookie to help target and personalise the content you view. We also use cookies to identify which sites and countries our visitors are coming from. **MORE** does not place any personally identifiable information in user's cookies. **MORE** does not and cannot use cookies to retrieve personal information about you from your computer. **MORE** also removes the cookie from your computer when you leave our web site, since we use it only for the purpose of personalising your visit and tracking your path through our web pages.

Third-Party Advertisers

We may use third-party advertising companies to serve ads on our site. These companies may employ cookies and action tags (also known as single pixel GIFs or Web beacons) to measure advertising effectiveness. Any information that these third parties collect via cookies and action tags is completely anonymous.

Data Security

To prevent unauthorised access, maintain data accuracy, and ensure the correct use of information, **MORE** and its Internet Service Provider and/or Website Hosting Company have used appropriate industry standard procedures to safeguard the confidentiality of your personal information. However, no data transmitted over the Internet can be 100% secure. As a result, while we strive to protect your personal information, **MORE** cannot guarantee the security of any information that you transmit to us or from our affiliated brokers and you do so at your own risk.

External Links

MORE is not responsible for any content or privacy policies of any 3rd party web sites.

Changes to our Privacy Policy

By submitting a completed loan enquiry form on the **MORE** web site, you agree to accept this privacy policy and are aware that **MORE's** privacy policy may change from time to time. We strongly advise our visitors to check back from time to time. If we decide to change our privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We will use information in accordance with the privacy policy under which the information was collected.

Contact Information

If users have any questions or suggestions regarding our privacy policy, please email our **Managing Director** and **Principal Solicitor, Aaron Upcroft**.

