

This website policy includes a website that allows consumers to fill in questionnaires, forms and surveys, loan applications, subscription services and online expert chat.

About this Website Policy

This website policy applies to this website, which is operated by Beat My Home Loan and its related bodies corporate (**we, us and our**).

We are committed to protecting your privacy.

This policy explains how your personal information will be treated as you access and interact with this website.

Our website privacy policy may change from time to time.

Collection and use of information

We may collect personal information from you directly or via your use of our services. We will only collect personal information which is reasonably necessary for, or directly related to, our functions or activities.

Sensitive information

Sensitive information is any information about a person's racial or ethnic origin, political opinion, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health information.

We will not ask you to disclose sensitive information, but if you elect to provide sensitive information it will also be captured and stored.

Information from third parties

Our website also contains links to the websites of third party providers of goods and services (**Third Party websites**). If you have accessed Third Party websites through our website and if those third parties collect information about you, we may also collect or have access to that information as part of our arrangements with those third parties

Where you access a Third Party website from our website, cookie information, information about your preferences or other information you have provided about yourself may be shared between us and the third party.

Advertising and tracking

When you view our advertisements on a Third Party website, the advertising company uses 'cookies' and in some cases 'web beacons' to collect information such as:

- the server your computer is logged onto;
- your browser type;
- the date and time of your visit; and
- the performance of their marketing efforts.

When you access our website after viewing one of our advertisements on a Third Party website, the advertising company collects information on how you utilise our website (eg which pages you view) and whether you complete an online application.

Cookies

We use 'cookies' to provide you with better and more customised service and with a more effective website.

A 'cookie' is a small text file placed on your computer by our web page server. A cookie can later be retrieved by our webpage servers. Cookies are frequently used on websites and you can choose if and how a cookie will be accepted by configuring your preferences and options in your internet browser.

We use cookies for different purposes such as:

- to allocate a unique number to your internet browsers;
- to customise our website for you;
- for statistical purposes;
- to identify if you have accessed a Third Party Website; and
- for security

IP addresses

Your IP address is the identifier for your computer when you are using the internet.

It may be necessary for us to collect your IP address for your interaction with various parts of our website.

Online applications

When you send a completed online application to us, we retain the information contained in that application. We are able to then use that information to provide any financial services that you require.

You can also suspend and save online applications, so you can complete and send the applications at a later time. If you suspend or save your application, the information that you have entered will be retained in our systems so that you may recover the information when you resume your application. Online applications that have been suspended or saved may be viewed by us.

Security of information

The security of your information is very important to us.

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 misuse, interference, loss, and any unauthorised access, modification or disclosure.

If we no longer require your information, and we are legally permitted to, we will take all reasonable steps to destroy or de-identify the information.

We take reasonable steps to preserve the security of cookie and personal information in accordance with this policy. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted).

Direct marketing

We will not use or disclose sensitive information about you for direct marketing purposes unless you have consented to that kind of use or disclosure.

We may use your personal information for direct marketing purposes. If you do not wish to receive direct marketing communications from us or from other organisations, or wish to know the source of the information being used, you may submit a request hello@beatmyhomeloan.com.au. We will respond to your request as soon as practicable.

Disclosure to overseas entities

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

Please contact us on **135626** if you would like further information.

Compliments and Concerns

We always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

Compliments

Our representatives are always delighted to know that they have succeeded in making your experience a pleasant and successful one.

If one of our representatives has provided you with exceptional service in any way, please let us know using the details below, so that we can further encourage them via this feedback process.

Concerns

If, for any reason, you do not feel that you have received the highest standard of care from us, we likewise encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Phone: 1300 654 852

Address: Level 1/136 Torrens Street, Canley Heights, NSW 2166

Email: info@beatmyhomeloan.com.au

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

Need an Update on your complaint

If you have lodged a complaint with us, you can contact us at any time to ask for an update on its status. Contact us through any of the methods listed above and please be sure to refer to your earlier communication so that we can respond effectively.

Resolution

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party, the Credit and Investments Ombudsman (CIO). You can contact CIO at:

1800 138 422 (local call cost)
Credit and Investments Ombudsman
PO Box A252
Sydney South NSW 1235
www.cio.org.au