



AAA Mortgages Privacy Policy Updated February 2024

This website www.aaamortgages.com.au as well as www.aaafinancialgroup.com.au and other digital assets are published by Territorial Lease and Mortgage Service Pty Ltd (ABN: 75 633 787 998), an Australian private company.

When mentioning 'us', 'we', 'our' and 'AAA' below, we mean Territorial Lease and Mortgage Service Pty Ltd.

ABOUT THIS PRIVACY POLICY

This Privacy Policy sets out our commitment to protecting the privacy of your personal information that we collect through our websites, associated eNewsletters, as well as through other ways directly from you.

Where "personal information" is stated below, it is according to the meaning given to it in the Privacy Act 1988 (the Act). Generally, it includes any information that can be used to personally identify you: such as your name, age, gender, email address and phone number. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

By providing us with personal information, you indicate that you have had sufficient opportunity to access this Privacy Policy and that you have read and accepted it.

If you do not wish to provide personal information to us, then you do not have to do so, however it may affect your use of our websites and the associated products and services offered on it.

AAA takes privacy very seriously, and has a number of practices and systems in place to ensure we comply with Australian Privacy Principles, as contained in the Privacy Act. We are committed to the security and confidentiality of your personal information, and are transparent in how we manage it.

We may update this Privacy Policy from time to time.

TYPES OF PERSONAL INFORMATION COLLECTED

In the process of running this business and its associated websites, newsletters and other digital assets, there is a range of personal information collected about our current and prospective subscribers and users, current and prospective clients, as well as contractors, employees and other service providers.

This information can include name, email address, mailing and street address, phone number, age, profession, occupation, job title and more.

HOW WE MAY USE PERSONAL INFORMATION

We collect and use the personal information for purposes including to contact and communicate with you, for internal record keeping, marketing, for our email newsletters and other activities associated with our business.

The main reason we collect personal information is to share news, updates and stories that are relevant to you, and to enhance your experience with AAA.



AAA Mortgages Privacy Policy Updated February 2024

We also use this personal information for statistical purposes – for example to analyse how many users are using our platforms and where they are mostly coming from etc – and to enable us to share more relevant advertising and partner content on our platforms.

We only collect personal information by fair and lawful means. And only use it for the purposes by which it was collected.

COOKIES AND TRACKING

We may collect data through various browser tracking software, such as 'cookies', see www.allaboutcookies.org for more information. We may use cookies to track advertisements and other information published on our websites, in order to compile aggregate data about site traffic and interaction. This enables us to offer a better experience for users, and to improve our services and publishing activities.

We also use third party services like Google Analytics to see macro trends in how users navigate the site and consume content.

You are able to disable cookies on your computer. You can also opt out of Google's use of cookies by visiting their advertising opt out page at www.google.com/privacy_ads.html. However in opting out, you may not be able to use all services offered by AAA.

DISCLOSURE OF PERSONAL INFORMATION

From time to time, users of AAA websites and associated products and services may be invited to respond to specific offers from third-party organisations or to provide additional information when opting into information, services, and offers from – or in partnership with – third party organisations. In these cases only the personal information a user has agreed to provide for this purpose will be made available to third parties.

Where we disclose your personal information to third parties, we will request that the third party follows current laws handling your personal information.

ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

Where possible, AAA will provide access to you on the personal information on you that we have on file. Users are able to correct such information, and also to request AAA to delete personal information on file. We rely on users advising us when their personal information changes and will respond to such requests within a reasonable amount of time. Email: admin@aaamortgages.com.au

COMPLAINTS ABOUT BREACH

If you believe that we have breached the Australian Privacy Principles and wish to make a complaint about that breach, please contact us on the email address, phone number or mailing address below.

AAA Mortgages Privacy Policy Updated February 2024



UNSUBSCRIBE

All our emails feature an unsubscribe button. Please contact us at the details below if you encounter any problems with this.

STORAGE AND SECURITY

We are committed to ensuring that the information you provide is secure. AAA uses reasonable technical, administrative and physical measures to safeguard personal information. However, no personal information shared on the internet can be 100% guaranteed to be secure. Users are responsible for the access and security of their own computers.

For any questions or notice, and any complaints about privacy, please contact us at:

AAA MORTGAGES

1/50 York Street
Sydney 2000
Australia

Email: admin@aaamortgages.com.au

Phone: 02 9299 1144

Last update: Feb 2024. AAA is continually monitoring privacy developments and may, from time to time, modify this policy.