

The policy follows the National Privacy Principles prescribed by the *Privacy Amendment (Private Sector) Act 2000*. This policy is designed to encourage Need A Mortgage Pty Ltd and Mercantile Group Pty Ltd as organizations to be open about the personal information they hold and to allow individuals to have access to personal information held about them, while protecting the interest of others.

The National Privacy Principles as applicable to NAM / MG are as follows:

### **National Privacy Principle 1**

NAM / MG will only collect personal information relevant to its functions or activities, and the information will be collected in a fair and lawful manner. NAM / MG will, wherever reasonable and practicable, collect personal information directly from the individual concerned. At the time of collection, NAM / MG will tell the individual who it usually discloses the information to.

### **National Privacy Principle 2**

NAM / MG will not use or disclose personal information about an individual for a purpose other than the primary purpose for which it was collected except where:

- The individual has consented to that use or disclosure;
- The individual would reasonably expect the information to be used or disclosed for that purpose;
- The use or disclosure is required or authorised by or under law; or
- NAM / MG has reason to suspect that unlawful activity has been engaged in and the use or disclosure of the personal information is a necessary part of its investigation of the matter or in its reporting of its concerns to the relevant authorities.

A written note shall be made of that use or disclosure of personal information.

### **National Privacy Principle 3**

NAM / MG will take reasonable steps to make sure that the personal information it holds is accurate, complete and up-to-date.

### **National Privacy Principle 4**

NAM / MG will take reasonable steps to protect the personal information it holds from misuse and from unauthorized access and disclosure, and shall destroy or de-identify personal information if it is no longer needed for any purpose.

### **National Privacy Principle 5**

NAM / MG will be open about what personal information it holds and its policy on its management of personal information.

### **National Privacy Principle 6**

NAM / MG will permit an individual to have access to the personal information held about that individual, except to the extent that:

- providing access will have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information relates to anticipated or existing legal proceedings between NAM / MG and the individual and the information would not be accessible by the process of discovery in those proceedings;
- providing access would be unlawful; or
- providing access would be likely to prejudice an investigation of possible unlawful activity.

### **National Privacy Principle 7**

NAM / MG will not adopt as its own identifier the identifier of an individual which has been assigned by a government agency, with the exception of the ACN or ABN assigned to that individual.

### **National Privacy Principle 8**

Where practicable, individuals shall have the option of not identifying themselves when entering a transaction with NAM /MG.

### **National Privacy Principle 9**

NAM / MG shall not transfer personal information about an individual to someone in a foreign country unless;

- NAM / MG believes that the recipient of the information is subject to a law, binding scheme or contract which effectively upholds principles for fair handling of the information that are substantially similar to these principles;
- the individual has consented to the transfer;
- the transfer is necessary for the performance of a contract between NAM / MG and the individual or a third party concluded in the interest of the individual;
- the transfer is for the benefit of the individual, it is impracticable to obtain the consent of the individual and the individual would be likely to give that consent if it were practicable to obtain same; or
- NAM / MG has taken reasonable steps to ensure that the information it has transferred will not be held, used or disclosed by the recipient inconsistently with the National Privacy Principles.

### **National Privacy Principle 10**

NAM / MG will not collect sensitive information (including, information or opinion about an individual's racial origin, political opinions, religious or philosophical beliefs or affiliations, membership of a trade union, sexual preferences or practices, criminal record, or health information) unless the individual has consented, the collection is required by law or the collection is necessary for the establishment, exercise or defense of a legal or equitable claim.