

Website Terms of Use

About these Website Terms of Use

These Website Terms of Use apply to this website (**Website**), which is operated on behalf of LLHL Mortgages Pty Ltd ACN 644 426 204 and Land Lease Home Loans Pty Ltd ACN 642 684 053 and their related bodies corporate (collectively, '**LLHL**', '**we**', '**us**' or '**our**').

We are committed to protecting your privacy.

These Website Terms of Use explain how your personal information will be treated when you access and interact with the Website. For information on how we manage your personal information and credit-related information generally, please access our Privacy & Credit Reporting Policy at <https://landleasehomeloans.com.au/privacy-and-credit-reporting-policy>.

We may update these Website Terms of Use from time to time.

How we collect, hold, use and disclose personal information

Website analytics and usage information

When you visit the Website, we may collect information about your use of the Website for analytics, statistical, security and service improvement purposes. This may include information such as:

- the date and time of your visit;
- pages viewed and navigation patterns;
- the device, browser and operating system used to access the Website;
- your approximate geographic location;
- referral websites or links used to access the Website; and
- other information about your interactions with the Website.

We may collect this information through cookies and similar technologies. Further information about our use of cookies is set out below.

No attempt will be made to identify users or their browsing activities, unless disclosure is required by or under an Australian law, a court or tribunal order, or is otherwise permitted under the *Privacy Act 1988* (Cth) in connection with an enforcement related activity.

We do not record your user identity or email address unless you choose to send us a message or subscribe to one of our publications or alert services.

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.

Online account access

If you register to access products, services or information through the Website, we may collect and verify information such as your name, date of birth and other identifiers against information already held by us. This helps us confirm your identity and protect the security of your account. If you do not provide the information required for verification, you may be unable to access certain online services or personal information.

Information from third parties

The Website may contain links to the websites of third party providers of goods and services (**Third Party Websites**). These websites are not operated or controlled by LLHL and may have their own privacy practices. We are not responsible for the privacy practices, policies or content of third-party websites and encourage you to review their privacy policies before providing any personal information.

If you access a Third Party Website through the Website, information collected about you by the third party, including cookie data, preference information and other information you have provided, may be shared between us and the third party in accordance with our arrangements with that third party.

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 the Website for you;
- for statistical purposes;
- to identify if you have accessed a Third Party Website; and
- for security purposes.

Most web browsers allow you to control or disable cookies through browser settings. If you choose to disable cookies, some Website features or functionality may not operate as intended.

We may use third-party analytics and advertising services, such as Google Analytics and similar providers, to help us understand Website usage and improve our services. These providers may use cookies and similar technologies to collect information about your interactions with the Website and other websites.

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 the Website.

Advertising and tracking

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

We may display advertisements on Third Party Websites, social media platforms and other digital channels. These advertisements may use cookies or similar technologies to help us understand the effectiveness of our advertising and whether users have interacted with the Website or services.

You can manage many online advertising preferences by adjusting your browser settings, deleting cookies, or using the privacy settings available on relevant websites or social media platforms. Disabling cookies may reduce the level of personalisation you experience but may not prevent all forms of online advertising or tracking technologies.

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).

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 via of the following channels if you would like further information:

- phoning 1300 555 626;
- emailing privacy@LLHL.com.au; or
- writing to 3/63-67 The Corso, Manly NSW 2095.