

## **MMJ South | Privacy Policy**

**Up to date as of 19<sup>th</sup> November 2024**

MMJ Real Estate Pty Ltd and its related bodies corporate, franchisees, agents and consultants (MMJ, we, our, us) recognise the importance of protecting the privacy and the rights of individuals in relation to their personal information. We comply with our obligations under the Privacy Act 1998 (Cth) (Privacy Act), including the Australian Privacy Principles (APPs) concerning personal information of individuals. This document is our privacy policy, and it tells you how we collect and manage your personal information.

This Privacy Policy describes how MMJ collects, handles, uses and discloses your personal information. By providing us with your personal information, you consent to us using and disclosing it for the purposes set out in this Privacy Policy.

### **What is your personal information?**

When used in this privacy policy, the term “personal information” has the meaning given to it in the Act. In general terms, it is any information that can be used to personally identify you. This may include your name, address, telephone number, email address and profession or occupation. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

### **What personal information do we collect and hold?**

We may collect your name, mailing or street address, email address, telephone number, facsimile number, age or birth date, profession, occupation or job title, governmental identification details and any additional information relating to you that you provide to us directly through our websites or indirectly through use of our websites or online presence, through our representatives or otherwise and information you provide to us through our service centre, customer surveys or visits by our representatives from time to time.

We may also collect some information that is not personal information because it does not identify you or anyone else. For example, we may collect anonymous answers to surveys or aggregated information about how users use our website.

### **How do we collect your personal information?**

We collect your personal information directly from you unless it is unreasonable or impracticable to do so. When collecting personal information from you, we may collect in ways including:

- through your access and use of our website
- by telephone, letter, fax or email
- during conversations between you and our representatives
- by contracting with us
- by completing forms, applications or other documentation
- by entering competitions, promotions or requesting information or material from us
- completing surveys, providing feedback or complaining to us

We may also collect personal information from third parties including:

- from third party companies such as credit reporting agencies, law enforcement agencies and government entities
- your representatives (lawyers, accountants and financial advisers)
- your employer
- publicly available sources of information or any other organisations where you have given your consent

MMJ will take reasonable care to ensure that the personal information it collects, uses or discloses is accurate, complete and up to date.

### **What happens if we can't collect your personal information?**

If you do not provide us with the personal information described above, some or all of the following may happen:

- we may not be able to provide the requested products or services to you, either to the same standard or at all;

- we may not be able to provide you with information about products and services that you may want; or
- we may be unable to tailor the content of our websites to your preferences and your experience of our websites may not be as enjoyable or useful.

### **For what purposes do we collect, hold, use and disclose your personal information?**

We collect personal information about you so that we can perform our business activities and functions and to provide best possible quality of customer service.

We collect, hold, use and disclose your personal information for the following purposes:

- to provide products and services to you and to send communications requested by you;
- to answer enquiries and provide information or advice about existing and new products or services;
- to provide you with access to protected areas of our website;
- to assess the performance of the website and to improve the operation of the website;
- to conduct business processing functions including providing personal information to our related bodies corporate, contractors, service providers or other third parties;
- for the administrative, marketing (including direct marketing), planning, product or service development, quality control, survey and research purposes of MMJ, its related bodies corporate, contractors, franchisees, franchisees' real estate agents and employees or service providers;
- to provide your updated personal information to our related bodies corporate, contractors, franchisees, franchisees' real estate agents and employees or service providers;
- to update our records and keep your contact details up to date;
- to process and respond to any complaint made by you; and
- to comply with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority of any country (or political sub-division of a country).
- to accurately prepare agreements and documents;
- to confirm the legal ownership of a property;

Your personal information will not be shared, sold, rented or disclosed other than as described in this Privacy Policy.

### **To whom may we disclose your information?**

We may disclose your personal information to:

- our employees, related bodies corporate, contractors, franchisees, franchisees' real estate agents and employees or service providers for the purposes of operation of our website or our business, fulfilling requests by you, and to otherwise provide products and services to you
- the other parties in the transaction for sale and leasing, including developers, vendors, landlords, purchasers and tenants, and their authorised representative;
- guarantors, other mortgage intermediaries, lenders, financial institutions, insurers, valuers and credit reporting bodies and providers;
- your authorised representatives (lawyers, mortgage brokers, accountants and financial advisors);
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction;
- the relevant government agency for verification of attendance at conferences and training sessions for continuing professional development requirements;
- suppliers and other third parties with whom we have commercial relationships, for business, marketing, and related purposes; and
- debt collectors and utility companies;
- if you are an employee or contractor, to third party sales consultants when on secondment or to hotels, airlines and other providers when you travel;
- if you are a shareholder, our share register is available for inspection by the public as required under the Corporations Act 2001 (Cth). The information collected in connection with your shareholding may also be disclosed to regulatory bodies such as the Australian Taxation Office; and
- when we may be required by law from time to time.
- any organisation for any authorised purpose with your express consent.

We may combine or share any information that we collect from you with information collected by any of our related bodies corporate (within Australia).

### **Receipt of Unsolicited Personal Information**

If we receive unsolicited personal information, we will determine whether:

- We could have collected that personal information by lawful and fair means; and
- It is related to one of the purposes of collecting personal information specified above or in the relevant privacy policy issued to the individual.

We will assess this by considering our relationship with the individual and whether the personal information relates to that relationship.

- If we could have lawfully and fairly collected the personal information, and it relates to one of our purposes, we will handle it in accordance with this Privacy Policy.
- If we could not have collected the personal information by lawful and fair means, or it does not relate to our purposes, we will take reasonable steps to either destroy or de-identify the information, provided it is lawful and reasonable to do so.

### **Direct marketing materials**

We may send you direct marketing communications and information about our products and services that we consider may be of interest to you. These communications may be sent in various forms, including mail, SMS, fax and email, in accordance with applicable marketing laws, such as the Spam Act 2003 (Cth). If you indicate a preference for a method of communication, we will endeavour to use that method whenever practical to do so. In addition, at any time you may opt-out of receiving marketing communications from us by contacting us (see the details below) or by using opt-out facilities provided in the marketing communications and we will then ensure that your name is removed from our mailing list.

### **How can you access and correct your personal information?**

You may request access to any personal information we hold about you at any time by contacting us (see the details below). Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you). We may charge you a fee to cover our administrative and other reasonable costs in providing the information to you and, if so, the fees will be disclosed on our website. We will not charge for simply making the request and will not charge for making any corrections to your personal information.

There may be instances where we cannot grant you access to the personal information we hold. For example, we may need to refuse access if granting access would interfere with the privacy of others or if it would result in a breach of confidentiality. If that happens, we will give you reasons for any refusal.

If you believe that personal information, we hold about you is incorrect, incomplete or inaccurate, then you may request us to amend it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment, then we will add a note to the personal information stating that you disagree with it.

### **What is the process for complaining about a breach of privacy?**

If you believe that your privacy has been breached, please contact us using the contact information below and provide details of the incident so that we can investigate it. We will deal with the complaint in accordance with our then current Complaints Handling Procedure.

### **Do we disclose your personal information to anyone outside Australia?**

We may disclose personal information to our related bodies corporate and third-party suppliers and service providers located overseas for some of the purposes listed above. We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

We may disclose your personal information to entities located outside of Australia, including the following:

- our data hosting and other IT service providers, located in various countries (Philippines and USA); and
- other third parties located in various foreign countries.



We may disclose your personal information to entities within Australia who may store or process your data overseas. In the event that a disclosure is made in an overseas country, the information will not be protected by the Australian Privacy Principles. In any event, by providing your details, you consent to your information being disclosed in this manner.

## **Cookies**

When you access our website, we may send a “cookie” (which is a small summary file containing a unique ID number) to your computer. This enables us to recognise your computer. It also enables us to keep track of your activity on our website for a period of time. We also use cookies to measure traffic patterns, to determine which areas of our website have been visited and to measure transaction patterns in the aggregate. We use this to research our users’ habits so that we can improve our online products and services. Our cookies do not collect personal information. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

We may log IP addresses (that is, the electronic addresses of computers connected to the internet) to analyse trends, administer the website and track user’s movements.

## **Security**

MMJ holds your personal information both electronically, on our own servers and those of our service providers, and in hard copy at our secured offices.

MMJ takes the security of your personal information seriously and we implement a range of technical, administrative, personnel and physical measures to safeguard your personal information against loss, interference and unauthorised access, modification and disclosure, and misuse, including using electronic and physical access restrictions to files containing personal information and ensuring encryption of personal information sent and received.

## **Links**

Our website may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third-party website and we are not responsible for the privacy policies or the content of any third-party website. Third party websites are responsible for informing you about their own privacy practices.

## **Privacy complaints and further information**

We take your complaints seriously and will attempt to resolve your issue quickly and fairly.

If you believe that MMJ has breached the APPs, or you have a complaint about how we handle your personal information:

- You may make a complaint addressed to the MMJ Privacy Officer. The complaint must identify you and be in writing.
- The MMJ Privacy Officer will investigate your complaint and will endeavour to provide a response setting out MMJ’s decision in writing within 30 days of receipt of your complaint.
- If MMJ is unable to satisfactorily resolve your concerns you can contact the Office of the Australian Information Commissioner on their website [www.oaic.gov.au](http://www.oaic.gov.au).

## **Contacting us**

If you have any questions about this privacy policy, any concerns or feedback regarding the treatment of your privacy, please use the contact link on our website or contact our Privacy Officer using the details set out below.

We will treat your requests or complaints confidentially. Our representative will contact you within a reasonable time after receipt of your complaint to discuss your concerns and outline options regarding how they may be resolved. We will aim to ensure that your complaint is resolved in timely and appropriate manner.

Please contact our Privacy Officer at:

*Privacy Officer*

*Post: PO BOX 1167, Wollongong NSW 2500*

*Email: [admin@mmj.com.au](mailto:admin@mmj.com.au)*

## **Changes to our privacy policy**

We may change this privacy policy from time to time. Any updated versions of this privacy policy will be posted on our website. This privacy policy was last updated on 19/11/2024.

We will update this Privacy Policy when our information handling practices change, or when required.