



McMaster  
Mortgages

FINANCIAL ADVISERS

# MCMASTER MORTGAGES

## WEBSITE TERMS OF USE AND PRIVACY POLICY

These terms set out the basis upon which you may use this website, information about the copyright in this website and our privacy policy, which describes what we do with personal information we collect from you and the ways in which we may collect the information.

### Access Terms

- The purpose of this website is to provide information about **McMaster Mortgages**.
- **McMaster Mortgages** is not responsible if you rely on any information you access on or through this website. **McMaster Mortgages** is also not responsible for information provided by third parties that you may access on or through this website.
- We do not warrant or represent that our website will operate in a continuous or fault-free basis, will be completely secure or private all of the time, or will be free from viruses or other harmful features. However, we do take reasonable steps to avoid or mitigate these types of issues.
- The laws of New Zealand apply to the use of this website, and you submit to the non-exclusive jurisdiction of the Courts of New Zealand.
- If you continue to use our website you are deemed to have accepted these terms.

### Copyright Statement

- **McMaster Mortgages** either owns the copyright in or has the right to use all text and images published on this website, and its overall design.
- You may download and print out any part of this website for your own personal use. However, you may not otherwise copy or use any information or material from this website (including for commercial purposes) without the express written permission of **McMaster Mortgages**.
- We only permit electronic links to pages of this website from which these terms can be accessed. You may not provide an electronic link to any other page of this website or to any other documents hosted on this website without our consent. We reserve the right to request that you remove an electronic link to this website at any time and you agree to remove such a link immediately.

- Where access to restricted parts of this website is subject to more specific terms, those terms apply instead.

## **Privacy Policy**

### ***Collection of information***

- We may collect information from you through your use of our website when you request information from us or engage our services or purchase products.
- By using any of our services, including our website, and providing us with any personal information, you are consenting to the use of your personal information as set out in this policy. Please do not send us any personal information if you do not want it to be used in this way.
- A number of areas on our website invite you to provide us with personal information. For example, your names and email address. The purpose of the information collection is apparent at the point that you provide your personal information.
- If you sign up to receive a **McMaster Mortgages** newsletter you agree to receive information relating to **McMaster Mortgages**. You can unsubscribe from our newsletter mailing list at any time.
- The **McMaster Mortgages** website uses server logs and web analytic tools (such as cookies and other tracking technologies). Cookies are small text files that are downloaded to your device by websites you visit. When you use this website these tools collect information such as what browser and operating system you use, the internet protocol address of the device you have used to access the website, search terms, your location and what content you view when visiting our website. Cookies do not give us access to your computer or any information about you other than the data you choose to share with us.
- You consent to and understand that your personal information may be transferred, processed and stored outside of New Zealand if our website is hosted outside New Zealand.
- You can set your browser to block all cookies, including cookies associated with our website, or to indicate when a cookie is being set by us. If you do set your browser to reject cookies you may not be able to access all the features of the website.

### ***Third party providers - Analytics***

- We may use third party Service Providers to assist us to analyse how our website is used. These Service Providers have access to your personal information only to enable them to perform these tasks on our behalf and they may not disclose it or use it for any other purpose.
- Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualise and personalise the ads of its own advertising network.
- You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about visits activity. See this link: <https://tools.google.com/dlpage/gaoptout>
- For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <https://policies.google.com/privacy?hl=en>

### ***Third party providers – Targeting and Remarketing***

- We may also use third party vendors for remarketing. This allows us to advertise to you on third party websites after you leave our website. We may do this via cookies and Facebook pixels located on our website.
- Most third party vendors allow you to opt-out or amend your settings. You can do this for Google by using the following link: <http://www.google.com/settings/ads> and for Facebook by clicking here <https://www.facebook.com/help/568137493302217>
- Some third party vendors allow us to create Custom Audiences feature so that we can target advertising at you. If you wish to opt out of this please contact us.

### ***Use of information***

- We will only use personal information that you provide to us for the purposes for which you supplied it or, in exceptional situations, for other reasons permitted under the Privacy Act 2020.
- We generally do not share your personal information with others unless this is necessary for the purpose for which you gave us the information. We may share your information with any business that supports our services or products, including any person that hosts or maintains any underlying IT

system or data centre that we use to provide this website or other services or products. For example, in addition to our use of your data as set out in this privacy policy, Wix, our website platform, also provides information on how your data is used - see Wix's [Privacy Policy](#).

- While it is unlikely, we may be required to disclose your information to comply with legal or regulatory requirements. We will use reasonable endeavours to notify you before we do this unless we are legally restricted from doing so.
- We will take reasonable steps to ensure that the personal information about you we collect, use or disclose is accurate, complete, up to date and stored in a secure environment protected from unauthorised access, use, modification or disclosure.

#### ***Access to and correction of information***

- We will provide you with access to any personal information we hold about you. If it is wrong please ask us to correct it. To ask for access and correction, see our contact details.

#### ***Changes to our privacy policy***

- **McMaster Mortgages** may change this privacy policy from time to time in response to changes to technology, our data collection practices or the law. All changes will be posted to this website and may apply to previously collected information. Nothing in this policy prevents **McMaster Mortgages** from passing on information gathered on this site to any successor organisations.