# **IMB Website Policy**

This IMB Website Policy applies to your use of the IMB Website and the IMB Mobile Website (together, "IMB Websites") which are operated by IMB Ltd, ABN 92 087 651 974, AFSL/Australian Credit License 237 391 under the domain name imb.com.au. This Website Policy explains how IMB collects and uses information when you interact with IMB Websites. IMB's Privacy Policy covers IMB's collection and use of your personal information generally and also applies when you use IMB Websites.

#### 1. What information is collected?

The information IMB collects from you online depends on how you interact with IMB Websites. If you fill in an online form – for example a competition entry form or an online application form – IMB will collect the information you enter and will store and use this information in accordance with the IMB Privacy Policy. This may also be the case where you start filling in an online form but you do not submit it, for example because you choose to save the form for later completion.

IMB also collects and securely stores your IP address (a string of numbers that identifies your computer when using the internet) when you log into Internet Banking. IMB uses IP addresses to assist in fraud investigation and prevention activities.

Another way that IMB collects information from you online is by the use of "cookies".

#### 2. What are cookies?

Cookies are small text files stored on your computer by websites you visit. Cookies record information about how you use a particular website and can be used to help improve your browsing experience by remembering your preferences and providing you with a more personalised experience the next time you visit that website. A new cookie is added to your computer and assigned a random identification number the first time you visit a website. Each time you visit the website after that, the cookie is updated automatically. Cookies do not record personally identifiable information about you but may record your Internet Service Provider (for example, Telstra or iiNet) and the internet browser you are using (for example Internet Explorer or Mozilla Firefox). Cookies may also collect other information such as the date and time you access a website, how you got to the website and the links you use to navigate around the website.

### 3. How does IMB use the information collected using cookies?

IMB uses aggregated data collected from cookies to analyse traffic on IMB Websites. In addition, we may also transmit website usage data to third party advertising partners to allow them to serve more appropriate, customised banner ads to you on external websites. As noted in point 2, above, please be aware that no data we submit to third party advertising partners is capable of personally identifying you.

# 4. Can I delete cookies from my computer?

Yes – your internet browser will have an option that allows you delete all of the cookies stored on your computer. Please refer to the "Help" section of your browser for information on how to delete cookies from your computer.

## 5. Can I "turn off" cookies on my computer?

Yes – you can configure your internet browser to accept all cookies, reject all cookies or notify you when a website attempts to send a cookie to your computer. Please refer to the "Help" section of your browser for instructions on how to modify the way websites are allowed to place cookies on your computer.

Please be aware however that as most websites, including IMB Websites, rely on cookies to deliver full functionality to you, if you set your browser to reject all cookies, you may not be able to make full use of a website's features.

### 6. Data Security

IMB takes all reasonable precautions to ensure that the data we collect through IMB Websites is kept secure from unauthorised access, misuse or loss. Please see section 8 of IMB's Privacy Policy for further information.

## 7. Links to external websites

IMB Websites may, from time-to-time, contain links to non-IMB websites. Although these links are provided for your benefit, please be aware that these external websites may not have the same data security policies as IMB.

## 8. Acceptance of this Website Policy

By using IMB Websites, you agree that you have read and accept this Website Policy and, where relevant, IMB's Privacy Policy.

# 9. Changes to this Website Policy

This is the current IMB Website Policy and it supersedes any previous versions of the IMB Website Policy that may have been published on the IMB Website. IMB may vary this Website Policy from time-to-time and will provide notice by publishing the new version on the IMB Website. By continuing to use IMB Websites after a new version of this Website Policy has been published, you acknowledge that you have received notice of any changes and accept the new version of the Website Policy.

#### 10. Contacting IMB

If you have any questions about this IMB Website Policy or you believe that we may have breached its terms, please call **IMB Direct on 133 462 or send an email to onlineservices@imb.com.au** to discuss your concerns.

133 462 imb.com.au

