PRIVACY POLICY

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Version 3.0 – Last updated: March 2026

1. About this Privacy Policy

This Privacy Policy explains how Prospect Finance Group ("we", "us", "our") collects, holds, uses and discloses your personal information, including credit-related information.

We are committed to protecting your privacy and handling your information in accordance with:

- Privacy Act 1988 (Cth)
- Australian Privacy Principles (APPs)
- Part IIIA of the Privacy Act (Credit Reporting)
- Privacy (Credit Reporting) Code 2014 (CR Code)

2. What is Personal Information?

"Personal information" means information or an opinion about an identified individual or an individual who is reasonably identifiable.

This may include:

- Name, date of birth, contact details
- Address and identification documents
- Employment and income details
- Financial information, assets, liabilities, expenses
- Information about dependants
- Credit-related information

"Sensitive information" (e.g. health or criminal record) will only be collected with your consent where required.

3. What Information We Collect

We may collect the following types of information:

Personal Information

- Identification details (name, DOB, address)
- Contact details (phone, email)
- Employment and financial information
- Transaction and account details

Credit-Related Information

- Credit history and repayment history
- Credit applications and liabilities
- Defaults and credit infringements
- Information from credit reporting bodies

Website & Digital Data

When you visit our website, we may collect:

- IP address and device information
- Browser type and usage data
- Cookies and analytics data (e.g. Google Analytics)

4. How We Collect Your Information

We collect information:

- Directly from you (applications, forms, meetings)
- From third parties, including:
  - Lenders and aggregators
  - Credit reporting bodies (Equifax, Experian, illion)
  - Accountants, lawyers, real estate agents
  - Identity verification providers
- From publicly available sources
- Through our website and digital tools

5. Why We Collect Your Information

We collect, hold and use your information to:

- Assess and process your loan or finance application
- Verify your identity
- Arrange and manage credit facilities
- Communicate with lenders and service providers
- Comply with legal and regulatory obligations
- Improve our services and customer experience
- Provide you with relevant products and offers (where permitted)

6. Disclosure of Your Information

We may disclose your information to:

- Lenders, mortgage insurers, credit providers and aggregators
- Credit reporting bodies
- Valuers, solicitors, accountants and advisors
- IT service providers and cloud storage providers
- Marketing and communication service providers
- Government and regulatory authorities (as required by law)

We only disclose information where necessary for our business functions or as required by law.

7. Overseas Disclosure

We may disclose your personal information to overseas service providers for:

- IT support
- Data storage
- Administrative services

These providers may be located in countries such as the United States, Canada, India, Serbia or the Philippines.

We take reasonable steps to ensure that overseas recipients handle your information in accordance with Australian privacy laws or equivalent standards.

8. Credit Reporting Information

We exchange credit-related information with credit reporting bodies including:

- Equifax – www.equifax.com.au
- Experian – www.experian.com.au
- illion – www.illion.com.au

This information is used to:

- Assess your creditworthiness
- Process your finance application
- Manage your credit arrangements

You have the right to:

- Access your credit information
- Request corrections
- Request a ban period if you suspect fraud
- Opt out of pre-screening for direct marketing

9. Direct Marketing

We may use your personal information to provide information about:

- Financial products and services
- Promotions and offers
- Updates relevant to your financial situation

We may contact you via email, phone or SMS where permitted by law.

You can opt out at any time by:

- Clicking “unsubscribe” in communications
- Contacting us at privacy@prospectfinancegroup.com.au

10. Cookies and Website Analytics

Our website may use cookies and analytics tools to:

- Understand user behaviour
- Improve website functionality
- Support marketing activities

You can control cookies through your browser settings.

11. Data Security

We take reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or disclosure.

These measures include:

- Secure CRM and data storage systems
- Encryption and secure servers
- Access controls and authentication
- Staff training and confidentiality obligations

12. Data Retention

We retain personal and credit-related information:

- For as long as necessary to provide our services
- To comply with legal obligations (typically 7 years for credit-related records)

When no longer required, information is securely destroyed or de-identified.

13. Access and Correction

You may request access to or correction of your personal information by contacting us.

We will:

- Respond within 30 days
- Provide reasons if access is denied
- Correct information where appropriate

A reasonable administrative fee may apply.

14. Anonymity

Where lawful and practicable, you may interact with us anonymously (e.g. general enquiries). However, identification is required for credit services.

15. Government Identifiers

We do not use government identifiers (e.g. TFN) as our primary identifier and only collect them where required by law.

16. Data Breaches

We comply with the Notifiable Data Breaches (NDB) scheme.

If a data breach is likely to result in serious harm, we will:

- Notify affected individuals
- Notify the Office of the Australian Information Commissioner (OAIC)
- Take steps to mitigate the breach

17. Complaints

If you have a complaint about how we handle your information, please contact:

Privacy Officer

Prospect Finance Group

- privacy@prospectfinancegroup.com.au - admin@prospectfinancegroup.com.au
- 03 9964 5383

We will acknowledge your complaint within 7 days and aim to resolve it within 30 days.

If you are not satisfied, you may contact:

- Australian Financial Complaints Authority (AFCA) – 1800 931 678
- Office of the Australian Information Commissioner (OAIC) – www.oaic.gov.au

18. Changes to this Policy

We may update this Privacy Policy from time to time. The latest version will be available on our website.

19. Contact Us

If you have any questions about this Privacy Policy or your personal information, please contact:

- privacy@prospectfinancegroup.com.au
- www.prospectfinancegroup.com.au