Privacy Policy

Loan Base Pty Ltd – Privacy Policy
Company: Loan Base Pty Ltd
ACN: 162 141 915
Credit Licence: 508308
Date Updated: 24/07/2025

Privacy Policy

Who are we?

'We', 'us' and 'our' refer to **LOAN BASE PTY LTD** ACN 162 141 915, Australian Credit Licence 508308 and our related businesses.

Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of the personal information (including credit-related information) we hold about you and what we do with that information.

We recognise that any personal information we collect about you will only be used for the purposes we have collected it or as allowed under the law. It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles (**APPs**) and Part IIIA of the Privacy Act, the Privacy (Credit Reporting) Code 2014 and any other relevant law.

Personal information

When we refer to ***personal information*** we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you may also include credit-related information.

Credit-related information means:

- ***Credit information***, which includes your identity: the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information; ***financial hardship information*** (including information that any repayments are affected by a financial hardship arrangement); default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and;

- ***Credit eligibility information,*** which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

We use your credit-related information to assess your eligibility to be provided with any finance. Usually, credit related information is exchanged between credit and finance providers and credit reporting bodies.

The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we made need to identify you. When you use our website or mobile applications, we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information.

If you are applying for finance or provide a guarantee we may also collect the number and ages of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you apply for any insurance product through us, we may collect information about what is being insured, the beneficiaries and your health information including medical and lifestyle information from you or your health professionals. We will only collect health information from you with your consent.

Why we collect your personal information

We collect personal information for the purposes of assessing your application for finance and managing that finance, establishing your identity, contacting you, managing our risk and to comply with our legal obligations.

We may also collect your personal information for the purposes of direct marketing and

managing our relationship with you. Improvements in technology also enable organisations like ours to collect and use information to get a more integrated view of our customers. From time to time we may offer you other products and services.

How do we collect your personal information?

Where reasonable and practical we will collect your personal information directly from you. We may collect information about you that is publicly available, for example from public registers or social media, or made available by third parties. We may also collect your personal information from credit reporting bodies, mortgage and finance brokers, employers and other people such as accountants and lawyers.

Do we disclose your personal information?

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements
- to other organisations that are involved in managing or administering your finance such as third-party suppliers, printing and postal services, call centres, lenders mortgage insurers, trade insurers and credit reporting bodies
- to associated businesses that may want to market products to you
- to companies that provide information and infrastructure systems to us
- to our agents, contractors, external service providers to outsource certain functions, for example, statement production, debt recovery and information technology support
- to any person or entity who represents you, including finance brokers, lawyers, mortgage brokers, guardians, persons holding power of attorney and accountants
- to any person or entity, where you have provided us consent
- other guarantors or borrowers (if more than one) or prospective borrowers including in relation to any credit you guarantee or propose to guarantee
- to our auditors, insurers, re-insurers and health care providers
- to claims related providers, such as assessors and investigators who help us with claims
- where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators
- to investors, agents or advisers, trustees, rating agencies or any entity that has an interest in your finance or our business
- to other financial institutions, for example to process a claim for mistaken payment
- organisations that provide products or services used or marketed by us or
- to your employer, former employer, referees or identity verification services.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

- the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or
- you have consented to us making the disclosure.

Credit related information

We exchange credit-related information for the purposes of assessing your application for finance and managing that finance. If you propose to be a guarantor, one of our checks may involve obtaining a credit report about you.

This credit-related information may be held by us in electronic form on our secure servers and may also be held in paper form. We may use cloud storage to store the credit-related information we hold about you. The cloud storage and the IT servers may be located outside Australia.

When we obtain credit eligibility information from a credit reporting body about you, we may also seek publicly available information and information about any serious credit infringement that you may have committed.

We may disclose your credit-related information to overseas entities that provide support functions to us. You may obtain more information about these entities by contacting us. If we disclose your credit-related information to entities that are located overseas, we ensure that appropriate data handling and security arrangements are in place.

Direct marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 1300512377 or by writing to us at admin@loanbase.com.au. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your personal information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

You must notify us of any changes to your personal information that are required by any contracts you have with us.

Access and correction to your personal and credit information

We will provide you with access to the personal and credit-related information we hold about you. You may request access to any of the personal information we hold about you at any time. We may charge a fee for our costs of retrieving and supplying the information to you.

Depending on the type of request that you make we may respond to your request immediately, otherwise we will usually respond within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal or credit-related information, for example, if the information relates to existing or anticipated legal proceedings, if your request is vexatious or if the information is commercially sensitive.

An explanation will be provided to you if we deny you access to the personal or credit-related information we hold about you.

If any of the personal or credit-related information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information by telephoning us on 1300512377 or by writing to us at admin@loanbase.com.au.

If appropriate we will correct the personal information at the time of the request. Otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal or credit-related information within 30 days.

We may need to consult with other finance providers or credit reporting bodies or entities as part of our investigation.

If we refuse to correct personal or credit-related information we will provide you with our reasons for not correcting the information.

Business without identifying you

In most circumstances it will be necessary for us to identify you in order to successfully do business with you. However, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

Sensitive information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

How safe and secure is your personal information that we hold?

We will take a range of measures and reasonable steps to protect your personal information. Your personal information will always be stored in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act and the Credit Reporting Code, you may contact us 1300512377.

We will acknowledge your complaint within seven days and aim to resolve the complaint as quickly as possible. We will provide you with a decision on your complaint within 30 days.

If you are dissatisfied with the response of our complaints officer you may make a complaint to our External Dispute Resolution Scheme, Australian Financial Complaints Authority which can be contacted on 1300512377 or the Office of the Australian Commissioner which can be contacted at www.oaic.gov.au or 1300 363 992.

Further information

You may request further information about the way we manage your personal or credit-related information by contacting us.

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market practice.

As a consequence we may change this policy from time to time or as the need arises. We will post any changes to this policy on our website.

You may request this policy in an alternative form by telephoning us on 1300512377 or by writing to us at admin@loanbase.com.au.

This privacy and credit reporting policy updated on 14/10/2025