CREDIT GUIDE AND PRIVACY STATEMENT





Your Finance Specialist: Gaurav Sahni

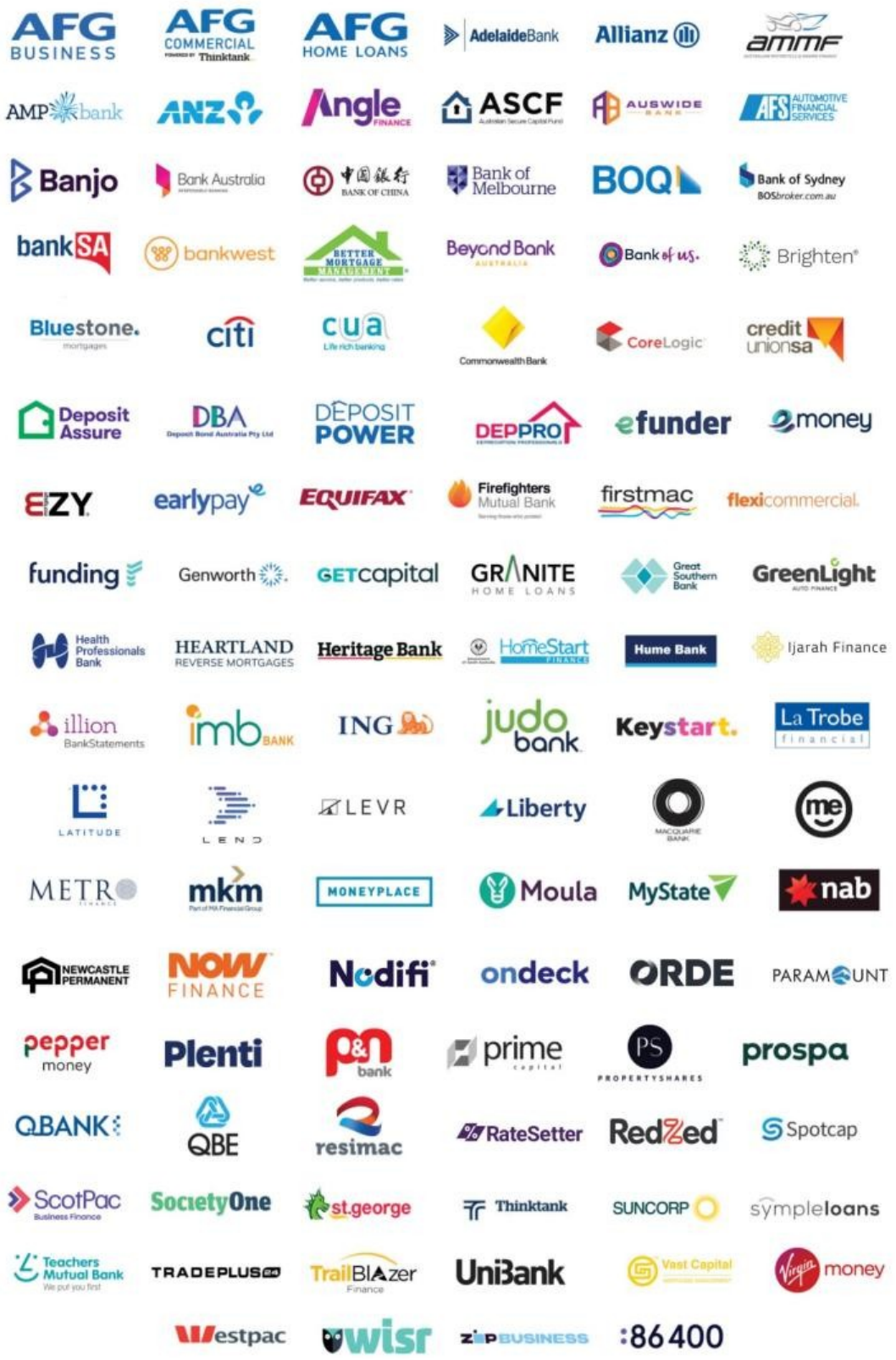
Authorised Credit Representative Number: 513826

Australian Credit Licence Number: 377294

Email: customerservice@defcorp.com.au

Phone: 0432 027 035

Many of the Institutions we work with for you



Work with a broker from the group that organises 1 of every 10 home loans in Australia every month.

Choice

Over 70 financial institutions and banks and thousands of products. Greater choice means a better chance of getting a great loan.

Your Best Interests

Only a Mortgage Broker is legally required to act in your Best Interests. This stands in stark contrast to a bank, which is obligated to maximise profits for its shareholders.

No Fee

Unless we specifically notify you otherwise before we proceed to work with you, we do not charge any fees for our services. In almost all cases we are paid by the financial institution you get your loan with.

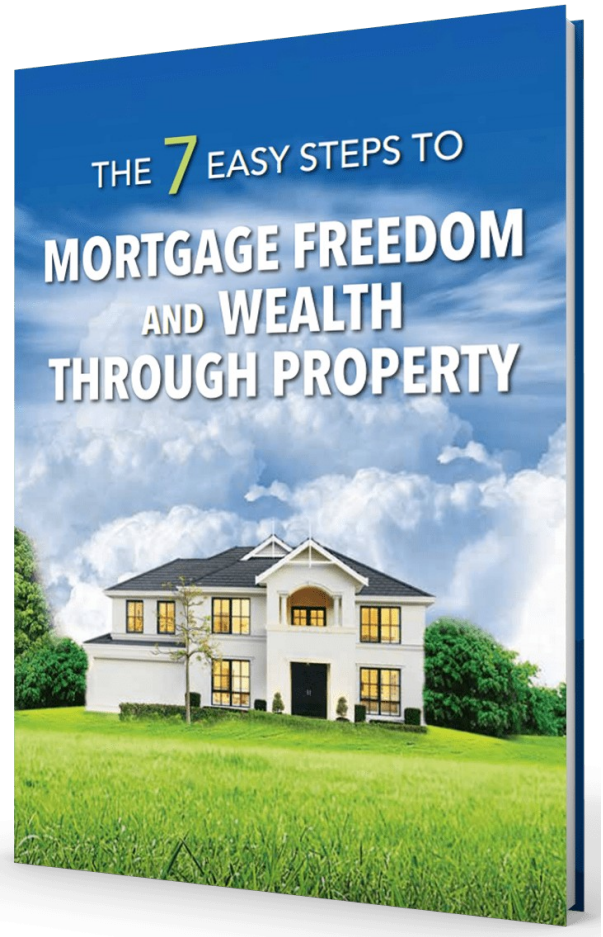
Less Hassle

Getting a home loan is complicated and the rules change constantly. Let us take care of the hard work for you.

Highly rated

Our organisation has settled billions of dollars in mortgages for thousands of clients over more than 20 years with a 98% Customer Satisfaction Rating.





We wrote the book on paying off your mortgage quickly!

Getting the right loan today is the first step. Becoming mortgage free is the ultimate goal of our service to you.

Get your free copy of our 7 Easy Steps to Mortgage Freedom book from me.



Our Services

Helping You to Home Ownership and So Much More

- Home Buying
- Refinancing
- Debt Consolidation
- Accelerated Mortgage Reduction
- First Home Buyers Loans and Grants
- Property Investment
- Construction Loans
- Bridging Finance
- Fixed Rate Loans
- SMSF Loans
- Off the Plan Finance
- Credit Reports
- 100% Offset Home Loans
- Lines of Credit
- Bad Credit Loans
- Commercial Loans
- Equipment and Asset Finance
- Car Loans
- Personal Loans
- Deposit Bonds
- Business Loans
- Insurance – Income, Life, Trauma, Home, Car, Landlord, etc
- Digital Mortgages



What you get from us:

Why is this your better financial choice?

Here are the first **17** reasons...

1 Choice = a cheaper loan for you

The biggest advantage you get from a broker is choice. When you talk to me you are sitting in front of 80+ financial institutions and banks and thousands of products versus visiting a banker who has access to only one bank's products.

It is much more likely that a broker has a cheaper loan for you than the single lender you may be banking with currently. And if they do, your lender is very likely one of the lenders we work with anyway, in which case we will be comparing their loans as well.

Even get a cheaper loan from your current bank

Even if you are certain you want to get your loan from a specific lender, a Broker is still your best bet because they will ensure you see the cheapest loans and special discounts that lender offers if they are on our extensive lending panel. Which is very likely because our lenders represent around 90% of the loans organised in Australia.

2 Lifetime Value

We have a very different goal than your bank. Your bank has the priority of keeping all your lending and finances within their bank, for as long as possible, so the bank makes money from you for the longest time. It's not in their interest to change you to a cheaper loan if that becomes available.

A Broker has the priority of getting you the cheapest loans from all our lenders and structuring them properly so you can pay them off quickly and move into wealth creation sooner. We work to ensure you are offered the cheapest loans we can offer that you qualify for, no matter which of our lenders provides that loan.

From the very first loan we do for you, our focus is on keeping your lending costs down with proven strategies that accelerate your financial freedom – including our Client Care Program.

In fact, it is crucial to our success that we do such a great job for you that will want to mention us to your friends and family when they are thinking about their next loan.

3 Big Lenders and Small Lenders

We offer all the loans of the Big 4 Banks of the ANZ, Commonwealth Bank, Westpac and the National Australia Bank. We also have dozens of other lenders, many you have heard of, some you may not have.

Lenders that we work with include major and minor banks, state based lenders, community institutions, building societies, international banks, specialty lenders, mortgage managers and credit unions.

4 Your Protection

It's important to know how your rights are protected when dealing with both banks and brokers. Banks are overseen by the Australian Prudential Regulation Authority, whilst brokers require an Australian Credit Licence which is overseen by the Australian Securities and Investments Commission. Brokers must be a member of the Australian Financial Complaints Authority.

All Authorised Credit Representatives are formally audited by a third party audit firm at least annually and must legally comply with the National Consumer Credit Protection Act 2009.

The Australian Financial Complaints Authority that we are a member of is a free, independent and impartial dispute resolution service. Across thousands of home loans we organise every year, we have never had a negative finding with AFCA.

5 Make Lenders Compete for You

Even if you have never used a broker, your loans are cheaper because of us. By offering their loans through Mortgage Brokers, smaller lenders can promote their loans without having the huge expense of opening branches and hiring their own staff. This reduces their costs and forces all lenders to keep their loans cheap to stay competitive. More competition means cheaper loans for everyone. When you go direct to your bank you are giving away your power of making lenders compete for you.

6 Get the loan amount you want

Different lenders have very different rules regarding how much they will lend. We know these rules and work to get you get the loan amount you want without unnecessary delays and messing around.

7 Protect Your Credit Rating

Every time you make a loan inquiry with a lender it is recorded on your credit file. Lenders see this and it makes them wary of lending to a person they think is 'shopping around' too much for finance or who may have been declined by another lender. We make sure not to present your loan to a lender unless they are confident it will be approved.

8 Save a lot of time and effort

Following up the progress of your loan application is time consuming and frustrating. A good Mortgage Broker will have a system for chasing up the bank, keeping you informed and saving you time. All too often a home loan application can disappear into the bureaucracy of a bank, be delayed and shuffled between staff. A good broker will be in constant contact with the lender and closely track the application through the approval stages.

Your Mortgage Broker can also liaise with any real estate agent and settlement agent who may be involved, further simplifying the whole process for you.

9 Experience

A Broker owns their own business, so they are committed to their clients in the long term, with many years of industry experience. Banks are big companies; they move their staff around and reward good performers with promotions into management and away from directly dealing with customers.

In fact, the best lending staff within the banks will often outgrow being a bank employee and become Mortgage Brokers themselves so they can offer a wider range of products and more personalised service to their customers.

10 Available when you need us

Unlike your bank, your Mortgage Broker is available on weekends and outside of regular business hours. If you find the home of your dreams today and need to act quickly, we are ready to give you the answers you need, when you need them and get your loan application underway now.

11 Handling Complicated Loans

If you're looking for specialised assistance with your loan, it pays to talk to a specialised broker. For example if you are upgrading to your next home, look for a broker who specialises in the loans available to proven borrowers, not a first home buyer specialist. Bank staff have to be general lenders who service whoever happens to walk in to the branch.

We can handle more complicated situations by ensuring your lending situation is matched to the specialisation of our right team member.

12 Save a lot of time and effort

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loan application can disappear into the bureaucracy of a bank, be delayed and shuffled between staff. A good broker will be in constant contact with the lender and closely track the application through the approval stages.

Your Mortgage Broker can also liaise with any real estate agent and settlement agent who may be involved, further simplifying the whole process for you.

13 Your Personal Banker

Your Mortgage Broker is like the perfect personal banker. They know what needs to be done, they make sure it happens and because it's their own business, they're with you for the long haul. Bank staff are moved around often, so even if you are lucky enough to find a good personal banker they change jobs before you know it. We aren't tied to any particular lender so we will always be on the lookout out for better deals for you.

In fact, with our lifetime Client Care Program you can know that when better loan options become available to you, we will inform you and can easily switch you across for even greater savings with your go-ahead.

14 A Local Touch with Huge Support

Behind every one of our local brokers is Australia's largest lending group, delivering over $4 Billion in home loans every month with the support of over 170 hand-picked backoffice staff.

The best customer service is driven by local businesses who are truly invested in maintaining the best possible name in their own communities, backed by the resources, technology and lender access of Australia largest Mortgage Broking group.

15 The VIP Treatment

Unlike your bank that can rely upon millions of dollars in advertising to draw customers into their branches, as your local Broker I need to do a great job each and every time to grow my business. In the highly competitive finance industry, a local business with unhappy customers simply won't survive.

To your local Broker you really are a VIP. Getting a home loan with us means you will be treated like you matter, because every customer is valuable to our business. No more being 'just a number' dealing with a large faceless organisation.

16 Transparency – don't get taken advantage of

We compare all the loans from our lenders, updated in real-time on a computer screen right in front of you. Everything is clearly displayed. Not only that, a Broker will show you upfront what different lenders pay us for organising your loan.

However, a bank won't tell you the differing profits they make from the different loans they offer.

17 And it doesn’t cost any extra!

People sometimes think with all the benefits a broker offers, it must cost them more than going to their bank, but that simply isn’t the case. Banks pay either their own staff or a Mortgage Broker to organise loans for them. A Broker doesn’t charge you for their service nor is it added into your loan in any way.

A Broker works for you, not the bank. It’s simply not in the bank’s financial interests to give you their cheapest loan if they don’t have to. However, for us the best thing we can do is to help you become debt free as fast as possible – we do this by getting you a cheap loan you can pay off fast, futureproof your lending by regularly comparing your loan against new loans and special offers, and when you are ready, help you build wealth.

1. ABOUT

DEFCORP Pty Ltd | ABN 65 686 997 259 | Corporate Credit Representative 581249 | Gaurav Sahni, Credit Representative 513826 | Mortgage Australia Group Pty Ltd, Australian Credit Licence 377294 | customerservice@defcorp.com.au | 0432 027 035

Issue date: 28 October 2026

Introduction

This Credit Guide (CG) provides you with important information about Mortgage Australia Group Pty Ltd and its Credit Representatives, who may provide you with credit services described in the CG.

As well as giving you important information that will help you decide if you want to use any of these services, it provides important information about:

- who we (Mortgage Australia Group Pty Ltd and our Representatives) are,
- the credit services we offer to help you evaluate and make an informed decision about whether to use the services described in this CG,
- the remuneration that we and relevant persons receive for the services,
- any arrangements which may influence our services to you,
- our Privacy Statement, and
- how we handle your complaints if you are not satisfied with the services provided.

About DEFCORP

About us

Licensee:

Mortgage Australia Group Pty Ltd holds an Australian Credit Licence issued by the Australian Securities and Investment Commission (ASIC). We conduct business through a network of finance brokers who are appointed as Credit Representatives under our Licence. Mortgage Australia Group Pty Ltd is responsible for the advice and conduct of your finance broker as set out in this Credit Guide and will ensure they always act within your best interests.

Broker Group:

Mortgage Australia Group Pty Ltd, Australian Credit Licence No. 377294 obtains mortgage aggregation services from Australian Finance Group Pty Ltd (“broker group”), ABN 11 066 385 822, Australian Credit Licence No. 389087.

Credit Representative:

A “Credit Representative” is a person who has been authorized by a credit licensee to engage in specified credit activities on our behalf.

AUTHORISED CREDIT REPRESENTATIVE	
Name	Gaurav Sahni
Authorised Credit Representative Number	513826
Email	customerservice@defcorp.com.au
Phone	0432 027 035
Address	Contact: customerservice@defcorp.com.au

CREDIT LICENCE DETAILS	
Licensee Name	Mortgage Australia Group Pty Ltd “Us”
Australian Credit Licence Number (ACL)	377294
Licensee ABN	Contact Mortgage Australia Group for licensee ABN

2. CREDIT GUIDE

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

This Credit Guide summarises our goals and standards, offerings, fees, and commissions. Please don’t hesitate to ask if you need more information or clarification.

Overview

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009 to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our organisation’s high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives.

We guarantee to listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organisations ensure we are positioned to offer the best quality service as well as offering complementary financial services where appropriate.

Suitability of Loans to Your Financial Objectives

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary Credit Assessment, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

Lenders and Lessors

Subject to meeting credit criteria, we will be able to assist you to obtain loans and leases from a broad range of lenders and lessors through our broker group.

The following are the lenders or lessors with which our licensee conducted the most business during the last 6 months: Details available on request

The following are the lenders or lessors with which I conducted the most business during the last 6 months: Details available on request

The following are some of the lenders or lessors with which I have available for access through our broker group. Some are commercial only or unsecured lenders. As a mortgage broker I am able to offer choice across a number of products and have the opportunity to be accredited to arrange loans with the following panel lenders:

LENDERS			
86400	CBA	ING	Plenti
Adelaide Bank	Citibank	Judo Bank	Prima Capital
AFG Home Loans	Credit Union SA	Keystart (WA only)	Prospa
AMMF	Deposit Assure	La Trobe	Qbank
AMP	Deposit Bond Australia	Latitude Financial	RedZed
Angle Finance	Deposit Power	Liberty	Resimac
ANZ	eMoney (AFM)	Macquarie	Scotpac Business
Australian Secure Capital	Firefighters Mutual Bank	ME Bank	Shift
Auswide Bank	Firstmac	Medfin	Society One
Automative Financial	Flexicommercial	Metro Finance	St George
Banjo	Funding	MKM Capital	Suncorp
Bank Australia	Get Capital	Moneyplace	Symple Loans
Bank of China	Granite Home Loans	Mortgage Ezy	Teachers Mutual Bank
Bank of Melbourne (Vic)	Great Southern Bank	Moula	Think Tank
Bank of Queensland	Greenlight Auto Finance	My State	Tradeplus
Bank of Sydney	Health Professionals Bank	NAB	

Fees, Charges, Commission and Disclosures

Fees payable by you to third parties	When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.
Fees payable by you to the licensee	If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.
Payments received by the licensee	Please take notice that the licensee may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you. The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require. Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.
Fees payable by the licensee to third parties	We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others for referring you to us. These referral fees are generally small amounts in accordance with usual business practice. These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out. From time to time, we may also remunerate other parties through payments, rewards or benefits.
Tiered Servicing Arrangements	Through your broker's relationships with lenders they may have access to tiered servicing arrangements. The benefits of this access to these arrangements can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. Your broker will advise you of any tiered service arrangements that are in place with a particular lender that they have proposed at the time recommendations are made. Access to this program is not based solely on the volume of new or existing lending your broker's customers have with each respective lender and does

not entitle them to any additional commissions outside of what they have disclosed to you, any additional payments or preferential customer discounts.

Other disclosures, benefit or interests

Your AFG broker is prohibited from accepting gifts or inducements over $350. Any benefit given to your broker greater than $100 and less than $350 will be recorded in a Gifts Register. A copy of your broker's register is available to inspect on request. If you wish to inspect the register, please contact your broker.

Referrals

We may receive obtain referrals from a range of sources, including accountants, financial planners, real estate agents and others. If you were introduced or referred to us, we may pay the referrer a commission, fee or remunerate them in other ways. Details of any commission or fees being paid to the referrer will be included in the Credit Proposal Disclosure document provided to you.

Credit & Valuation Reports

We may be provided access to free services such as credit report and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Multiple Roles

I may act in other roles or capacities related to the credit assistance provided to you. Each business activity is separate however I may be paid remuneration in my other business activities as a result of the credit assistance provided to you. Further details any relevant remuneration we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Where I am unable to act in more than one capacity, I will refer you to another party who will provide you services due to a conflict of interest that cannot be managed appropriately by me.

Related Parties

We have relationships with a number of related parties and associates. Details of any remuneration or possible conflicts these relationships will be included in the Credit Proposal Disclosure document provided to you.

Shareholding

I may directly or indirectly hold shares in AFG or the lenders I recommend. Details of any material holdings will be included in the Credit Proposal Disclosure document provided to you. If my material holding does not enable me to act in more than one capacity, I will refer you to another party who will provide you services due to a conflict of interest that cannot be managed appropriately by me.

Ownership Structures

I may act in other roles or capacities related to the credit assistance I provide to you. Each of business activities are separate from another however I may be paid remuneration in my other business activities as a result of the credit assistance we provide to you. Further details any will be included in the Credit Proposal Disclosure document I provide to you. Where I am unable to act in more than one capacity, I will refer you to another party who will provide you services that I am unable to due to a conflict of interest that cannot be managed appropriately by me.

AFG & AFG Home Loans

AFG Home Loans Pty Ltd (including AFG Securities Pty Ltd) are wholly owned subsidiaries of AFG. AFG may receive additional remuneration for any white label AFG Home Loans or securitised AFG Securities products that are settled. The remuneration received is in addition to those amounts paid to AFG as a mortgage broker aggregator and/or licensee. Details of this remuneration will be disclosed in your AFG Home Loan documentation.

Our Dispute Resolution procedures

We are committed to providing you with the best possible service. If, at any time, we have not met our obligations, or you have a complaint about any of our services, please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

If you have a complaint, try to resolve this first with our Credit Representative. If you are unable to resolve your complaint within five (5) business days, you can contact our Complaints Manager using any of the following methods.

In writing: Mortgage Australia Group Pty Ltd — via DEFCORP Pty Ltd
Phone: 0432 027 035
email: customerservice@defcorp.com.au

We may ask for additional information and request you to put your complaint in writing to ensure your issue is properly investigated. In cases where your complaint will take longer to resolve, we will update you progressively.

Our Complaints Manager will acknowledge receipt of your complaint within five (5) business days. If unable to resolve the complaint/dispute to your satisfaction within five (5) business days, they will write to you advising the procedures we will follow in investigating and handling your complaint.

Within 45 calendar days from the date you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation.

Third Party Products or Services

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. It will deal with your complaint under its complaint's resolution process. If you are not satisfied with the resolution of your complaint by the third party under its complaint's resolution process, you are entitled to have your dispute considered by its External Dispute Resolution Scheme. Please contact the third party for further details.

External Dispute Resolution Scheme

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to our External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below, but if our internal process is still in progress, it may request that our internal processes be complete before considering the matter further. Our external dispute resolution service provider is the Australian Financial Complaints Authority which can be contacted via:

Telephone: 1800 931 678 (free call)
Website: http://www.afca.org.au
Mail Address: GPO Box 3, Melbourne, VIC 3001
Fax: 03 9613 6399

3. PRIVACY DISCLOSURE AND CONSENT

Privacy Statement

We need to collect personal information about you to provide you with our broking and related credit services. This privacy statement tells you how we collect your information, what we use the information for and with whom we share the information. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection. In certain circumstances, we may also be required to collect sensitive information (such as health information) on behalf of the lender in the course of giving you credit assistance.

How information is collected from you
We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources
Sometimes we will collect information about you from other sources as the *Privacy Act 1988* permits.

We will do this only if it is reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services,
- we cannot get hold of you and we rely on public information to update your contact details, or
- we exchange information with your legal or financial adviser or other representatives.

When the law authorises or requires collection of information
We may use your information for purposes including:

- giving you Credit Assistance,
- giving you information about loan products or related services,
- considering whether you are eligible for a loan or lease or any related service you requested,
- assisting you to prepare an application for a lease or a loan,
- administering services we provide, for example, to answer requests or deal with complaints,
- identifying you,
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to,
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you,
- allowing us to run our business efficiently and perform general administrative tasks,
- preventing or investigating any fraud or crime or any suspected fraud or crime,
- as required by law, regulation or codes binding us, and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you do not provide information?
If you do not provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances,
- verify your identity or protect against fraud, or
- let you know about products or services that might be suitable for your financial needs.

Sharing Your Information - General
We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees
We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, or real estate agents), and
- your referees, like your employer, to confirm details about you.

Sharing with third parties
We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the broker group through which we may submit loan or lease applications to lenders or lessors on the broker group's panel. You can view our broker group's privacy notice by clicking HERE. It sets out how that broker group manages your personal information and where you can find its privacy policy,
- organisations which provide other products or services to you or to whom an application or referral has been made for those products and services,
- our Licensee,
- referrers that referred your business to us,
- financial services suppliers with whom we have arrangements,
- valuers,
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries,
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct,
- Government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities,
- guarantors and prospective guarantors of your loan or lease,
- service providers, agents, contractors, and advisers that assist us to conduct our business for purposes including, without limitation, storing or analysing information, mentoring and training as applicable,
- any organisation that wishes to take an interest in our business or assets, and
- any third party to which you consent to us sharing your information.
- Australian Finance Group Ltd (AFG), each subsidiary of AFG, the Appointed Credit Service Provider and their organisation and any assignees or transferees of the commissions relating to any credit provided to me arranged by the Appointed Credit Service Provider or their organisation.

Sharing outside of Australia
From time to time, we may use approved overseas organisations or service providers to help conduct our business. As a result, we may need to share some of your information (including credit information) with such organisations outside Australia. These organisations have an Offshoring Security Requirements approval in writing with both the Mortgage Australia Group and/or the Australian Finance Group.

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

Information about other people
If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

we have collected their information to provide those services or for any other purpose set out in this privacy notice,
we may exchange this information with other organisations set out in this privacy notice, we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:

- access or request a copy of that privacy policy or this privacy statement, or
- access the information we hold about that other person,
- by using our contact details above, and
- we may not be able to provide those services to you unless we obtain their information.

Feedback on the handling of your personal information
Should you be dissatisfied with the manner in which the Credit Representative has handled your personal information, please contact us on the details listed above. We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction, you should contact the Office of the Australian Information Commissioner at:

Telephone: 1300 363 992
email: enquiries@oaic.gov.au
Mail address: GPO Box 5218, SYDNEY, NSW 2001

You can obtain a copy of our full Privacy Policy by contacting us using the details above. You can learn more about the Privacy Act and your rights at http://www.privacy.gov.au

Website privacy information is also available in the separate DEFCORP Website Privacy Policy at www.defcorp.com.au. For a copy or to ask a privacy question, email customerservice@defcorp.com.au.

Privacy Policy

Our Privacy Policy explains how personal information is managed, including access, correction and complaints. It is available at www.defcorp.com.au or on request from customerservice@defcorp.com.au.

This section explains how personal and credit information may be handled. Where consent or authorisation is required, we will request it separately before the relevant collection or use of information.

Artificial intelligence and automated decision-making
We may use artificial intelligence and other automated technologies to collect, use and analyse personal information, financial information and credit information about you, including to make, or substantially assist in making, decisions about you in connection with arranging or providing credit, providing credit assistance or insuring credit. We may disclose that information for these purposes to technology and artificial intelligence service providers, including providers located overseas, as described in our Privacy Policy. You may ask for a decision about you made using automated technologies to be reviewed by a person by contacting us at customerservice@defcorp.com.au.

Direct marketing
We may offer information about our products and related services where permitted by law. You can opt out of direct marketing by contacting customerservice@defcorp.com.au.

Information sharing with authorised partieselated parties on your behalf
With your applicable authorisation, we may obtain information from lenders and share relevant information with parties you nominate, such as a conveyancer, accountant or legal adviser, where necessary for credit assistance.hereby authorise us to receive information from any lender about your credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by you to access your information, with details of whether finance has been approved for you, and if it has, the terms of that approval, including providing a copy of any approval letter.

Electronic communications

With your consent, credit assistance documents and application information may be provided electronically. You may withdraw electronic communication consent as permitted by law.

Video or audio conferencing
We may collect information during video or audio conferences for credit assistance. Any recording or sharing of a recording will be subject to appropriate notice and consent.

Credit information authorisationredit information
Where authorised, we may obtain consumer or commercial credit reporting and eligibility information to assist with credit services and applications. Any required authorisation is obtained through the separate privacy consent process.

This public Credit Guide does not itself record your consent. Before we provide credit assistance or collect information requiring authorisation, we will provide the applicable AFG Privacy Disclosure Statement and Consent form for your consideration and completion.

DEFCORP

Website Privacy Policy

DEFCORP Pty Ltd | ABN 65 686 997 259 | www.defcorp.com.au

This policy explains how DEFCORP Pty Ltd handles information collected through its website and connected online enquiry and finance tools. It should be read alongside our Credit Guide and the privacy disclosures provided when you seek credit assistance.

Information we collect

We may collect information you provide through website enquiry forms, booking requests, finance applications and communications, including your name, contact details, information about the finance you seek and any other information you choose to supply. We may also receive technical information such as your IP address, browser type, visit time and website usage information.

Why we collect and use information

We use information to respond to enquiries, arrange appointments, understand requests, facilitate credit assistance where requested, administer our services, protect the website and meet legal obligations. Where we need information for a credit assessment, you will receive the relevant privacy disclosure and consent process.

Sensitive and credit information

Please do not send sensitive personal information or identity documents through a general website enquiry unless requested through an appropriate secure process. Where we need sensitive information or credit reporting information, we will explain the purpose and obtain any required consent or authorisation.

Third-party websites and finance tools

Our website may link to third-party finance tools, applications or service providers. When you follow a third-party link, that provider may collect information under its own privacy policy. We may receive information you authorise that provider to share with us. Read the applicable notices before entering information.

Cookies, analytics and IP addresses

Our website and service providers may use cookies and similar technologies to operate the website, support security, remember preferences and understand website usage. You may manage cookies using your browser settings. Any advertising or analytics tools actually deployed on the website should be disclosed in the relevant cookie or privacy notices.

Artificial intelligence and automated technologies

In connection with credit assistance, approved technology providers may use artificial intelligence or automated tools to collect, use or analyse personal, financial or credit information, or assist with decisions. The applicable client privacy disclosure explains this use, including any relevant overseas processing and how to request human review of an automated decision.

Sharing and overseas handling

We may disclose information to our credit licensee, aggregator, lenders, authorised finance service providers, technology suppliers, professional advisers, regulators and others where authorised or required. Some service providers may process or store information overseas. Further details, including relevant countries and recipients, are provided in the applicable client privacy disclosures.

Security and retention

We take reasonable steps to protect information against misuse, loss, unauthorised access, modification and disclosure. No internet transmission can be guaranteed completely secure. We retain and dispose of information in accordance with applicable legal and business requirements.

Direct marketing

We may send information about relevant services where permitted by law. You can request that we stop sending direct marketing by contacting us at the address below.

Access, correction and complaints

You can ask to access or correct personal information we hold about you, or raise a privacy complaint, by contacting us. We will respond in accordance with applicable privacy law. If a complaint remains unresolved, you may contact the Office of the Australian Information Commissioner at www.oaic.gov.au.

Contact

DEFCORP Pty Ltd | ABN 65 686 997 259
Email: customerservice@defcorp.com.au
Phone: 0432 027 035
Website: www.defcorp.com.au