rate money
A HOME FOR THE SELF-EMPLOYED

# Privacy Disclosure

## Privacy Policy

This is the privacy policy of Rate Money Pty Ltd ABN 96 632 468 056 and our related businesses (we, us, our and Rate Money). It sets out how we collect, use and disclose personal information (including credit-related information) we hold about you.

## Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our 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 for 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 and credit information

Our commitment in respect of personal information is to abide by the Australian Privacy Principles (APPs) and Part IIIA of the Privacy Act 1988 (Cth) (Privacy Act), the Privacy (Credit Reporting) Code 2025 (CR Code) 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 collect and hold about you may include the following:

### 1. Personal identifiers and contact details (including socio-demographic information)

The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, passport details, driver licence details and any other information we may need to identify you.

### 2. Borrowing assessment information

If you are applying for finance or provide a guarantee, we may also collect information that enables us or the credit providers we deal with to assess your borrowing capacity. For example, this may include:

- details about your salary and other income, assets, savings, expenses, debts and liabilities, and number and age of dependents;
- the ages and number of your dependants and cohabitants, the length of time you have resided at your current address, your employment details, and proof of your earnings and expenses; and
- your tax file number or tax residency status.

### 3. Technical and usage data

When you visit our websites or use our mobile apps, we may collect information about your location or activity, including your IP address, telephone number, whether you have accessed third party sites, the date and time of visits, the pages that you viewed, information about the device used, and other user location information.

We collect some of this information using cookies (for more information, please see our Terms and Conditions https://www.ratemoney.com.au/terms-and-conditions/). See also below under 'Cookies'.

### 4. Product profile

We may also collect details of products and services (including their status) you have, such as any home loan, car finance or superannuation provider.

### Sensitive information

Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We generally do not collect sensitive information about you except as outlined below and unless required by applicable laws or rules. We will only collect sensitive information about you with your consent.

### Credit-related information

'Credit-related information' is a sub-set of personal information, and means:

- Credit information, which is information such as 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; 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 (CRB), and any information that we derive from it.
- Credit-related information that we hold about you may include your financial position and transaction data.

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

### Why we collect your personal information

We collect personal information in order to conduct our business, such as for the purposes of assessing your application for finance and managing that finance, establishing your identity, contacting you, managing our risk and complying with our legal obligations.

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.

We may also collect your personal information for the purposes of direct marketing (see below under '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.

We may also collect your personal information to comply with our legal obligations or if otherwise required or authorised by law.

### How we collect and hold your personal information

We collect personal information (including credit-related information) in a number of ways, including:

- directly from you, for example, when you provide information by phone, in application forms or other agreements, or when you submit your personal details using our website;
- from third parties or your representatives. If we obtained your information through any of these methods and you would like a list of these entities or websites, or if you feel you have not given us consent to use your details, please contact us;
- from publicly available sources of information. For example, when we obtain credit eligibility information from a CRB about you; we may also seek publicly available information and information about any serious credit infringement that you may have committed;
- from our own records; and
- when you visit our website.

This personal 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 personal information we hold about you. The cloud storage and the IT servers may be located outside Australia.

## Collecting third parties' personal information

If you provide to us personal information about other individuals (for example, the name and contact details of your authorised representatives), you should inform them that you are doing so and advise them they can contact us for further information.

Information collected when using our website or third-party websites:

### 1. IP address

Your internet protocol address (or 'IP address') is the numerical identifier for your device when you are using the internet. It may be necessary for us to collect your IP address for your interaction with some parts of our website.

### 2. Cookies (and targeting and re-marketing)

A 'cookie' is a small text file placed on your device by a webpage server that may later be retrieved by webpage servers. There are different types of cookies and they are used for different purposes. For example, session cookies are generally active for one session only as they are used to facilitate completing online forms; they differ from persistent cookies that are stored on your device to help websites remember your information and settings when you visit them again. We use cookies on our website to provide you with a better website experience. We also use cookies for other purposes, such as to better understand our users' behaviours and habits (such as by measuring traffic patterns and analysing trends) so that we can diagnose problems and make improvements to our products and services. We may use cookie information (including your personal information) to display targeted advertisements or content on our network and on this website, and also on third party networks and websites (Third Party Websites) such as Google and Facebook. We may use Customer Matching tools such as Google AdWords to tailor our marketing to (for example) better suit your needs and only display advertisements that are relevant to you, or to reach out to prospective new clients with similar profiles. If you would not like Rate Money to use your personal information for data matching, you can request such by telephoning us on 1300 936 668 or by writing to us at enquiries@ratemoney.com.au.

When you visit our website or related landing pages to read, browse, submit or download information, our system will record/log information such as your IP address, date and time of your visit to our site, the pages viewed and any information downloaded. We may automatically collect non- personal information about you such as the site from which you were linked to our website. In some cases we may also collect your personal information through the use of cookies.

You can configure your browser to refuse cookies or delete existing cookies from your hard drive.

Rejecting cookies may have the effect of limiting access to or functionality of parts of our website.

### 3. Web beacons

A web beacon is typically a transparent graphic image invisible to the user that is placed on a website. The use of a web beacon allows the website to record the simple actions of the user (such as opening the page that contains the beacon) through a tracking pixel.

We may use web beacons (and cookies) for purposes such as site usage analytics, advertising auditing and reporting, as well as content and 'advertising/ marketing personalisation'. We may share any data collected from web beacon (and cookies) with third parties to provide you with relevant advertising when browsing Third Party Websites.

### 4. Links to third party websites

Our website contain links to third party websites (for example, third party providers of goods and services). If you accessed third party websites through our website and if those third parties collect information about you, we may also collect or have access to that information as part of our arrangements with those third parties.

Where you access a third party website from our website, cookie and web beacon information, information about your preferences or other information you have provided about yourself may be shared between us and the third party.

### 5. Advertising and tracking

We may advertise on third party websites. When you view our advertisements on third party websites, the advertising company may use cookies, and in some cases, web beacons, to collect information such as the server your computer is logged onto, your browser type, the date and time of your visit and the performance of their marketing efforts.

When you access our website after viewing one of our advertisements on a third party website, the advertising company may collect information on how you utilise our website (for example, which pages you viewed) and whether you commenced or completed an online application or other online forms.

### 6. E-consent

By providing your email address and then clicking submit on any online form, calculator, tool or query, you consent to receiving notices and other documents from us by email to the email address provided, and you understand that that if you give this consent: we may no longer send you paper copies of notices and other documents; you should regularly check your email account for documents; and you may withdraw your consent to receiving documents by email at any time. You also confirm that you have the facilities to print any notice or document that we send you by email, if required.

### Unsolicited information

Sometimes people share information (including sensitive information) with us we have not sought out. This could be through using our website or, for example, requesting us to assess or assist in a credit hardship application.

If we receive unsolicited personal information (including credit-related information) about you, we will determine whether we would have been permitted to collect that information. If yes, then we will handle this information the same way we do with other information that we seek from you or in the manner described in this policy. If no and the information is not contained in a Commonwealth record, then we will destroy or de-identify it as soon as practicable, but only if it is lawful and reasonable to do so.

Often, it is not possible for us to neatly unbundle this information then destroy or de-identify only certain sections or parts of it, and we may need to store this information for future use, such as to help resolve disputes between us or assess future applications by you. We have many security safeguards in place to protect the information from interference, misuse, loss, unauthorised access, modification or disclosure.

### How we disclose your personal information

We will not sell or trade your personal information to any party outside of Rate Money. We will only disclose your personal information (excluding sensitive information) to third parties where it is necessary as part of our business, where we have your consent, or where permitted by law. We may disclose or exchange your personal and credit information to the following persons:

- potential credit providers and/or insurers as part of our credit assistance process
- third parties to verify the details provided are correct, including with your agents, guardians, attorneys and employers
- finance consultants, accountants and auditors, real estate agents associated with the property purchase, conveyancers, legal advisers, insurers and mailing services
- IT service providers, data storage, web-hosting and server providers
- our employees, contractors and/or related entities
- our related body corporates, assignees, agents, contractors, advisers and finance aggregation partners
- law enforcement, government and regulatory bodies
- industry bodies to address complaints or conduct-related matters
- any person who refers you to us for credit assistance
- joint applicants and guarantors
- potential guarantors to allow them to consider whether to offer to act as a guarantor in relation to a credit or to offer property as security for credit guarantors, to exercise our rights against guarantors
- any financial institution to, or from which a payment is made; debt collection agencies
- any Credit repair, General insurance, Life Insurance, Utility connections (electricity, gas, water etc) and Conveyancing entities Rate Money holds referral relationships with
- if we merge with, or are acquired by, another company, or sell all or a portion of our assets, your personal information may be disclosed to our advisers and any prospective purchaser's advisers and may be among the assets transferred
- courts, tribunals, regulatory authorities and law enforcement officers, where required or authorised by law, including in connection with legal proceedings or to establish, exercise or defend our legal rights
- any other third parties where you have consented
- as required or permitted by law, such as where we receive a subpoena
- any person considering acquiring an interest in our business or asset

In certain circumstances, we may be required by law to disclose your personal information to various authorities. For instance, we may be required under anti-money laundering and counter- terrorism financing laws to disclose details of financial transactions.

### Aggregation Partner

We have an established aggregation arrangement with a provider that allows us access to a wide range of credit options. We utilise Salestrekker, our CRM system, to enhance our credit assistance processes and facilitate ongoing communication with clients. Please note that your information may be shared with this partner for compliance and audit purposes

### Transfer of information overseas

Whilst we are not likely to disclose your personal information to entities overseas, we may store your information on the 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 is not always practicable to know in which country your information may be held.

If we disclose your personal information to entities overseas, we will take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

Please note that as Australian-based entities, we may disclose your information to may outsource the processing of loans, storage of data, marketing, technical support, billing support and commission management to overseas contractors and, in order to facilitate this, provide those overseas contractors with personal information about you. This means it's possible that your personal information might end up stored or accessed in overseas countries, including: Ireland, Chile, Costa Rica India, Philippines, Serbia, USA and Vietnam.

And for your respective Credit Provider (as referenced under the "Credit Provider Schedule" of the Privacy Consent Form), you can also visit their website to view the latest list of countries where personal information may be disclosed.

### Disclosure to Credit Reporting Bodies

We may disclose information about you to a CRB in Australia when you are applying for credit, you have obtained credit with our assistance, or if you guarantee or are considering guaranteeing the obligations of another person who is obtaining credit with our assistance. When we give your information to a CRB, it may be included in reports that the CRB gives other organisations (such as other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

### Notifiable matters

The law requires us to advise you of 'notifiable matters' in relation to how we may use your credit-related information. You may request to have these notifiable matters (and this policy) provided to you in an alternative form.

You authorise us to obtain a copy of your credit report from a CRB in accordance with the rules set out in the Privacy Act regarding 'access seekers'. You consent to us providing information contained in that report (including any credit-related information, arrears information, credit worthiness information and personal information) to any credit provider who may be able to provide credit to you.

### Direct marketing

We may use or disclose your personal information to let you know about products and services from us and our agents, business partners and affiliates that might serve your financial, lifestyle and other needs (such as by way of updates or newsletters), to run competitions or promotions and to communicate other offers or opportunities in which you may be interested.

We may conduct these marketing activities via mail, email, telephone, messaging such as SMS and MMS, or any other means, including electronic means. We may also market our products and services to you through third party channels (such as social networking sites). We will always let you know that you can opt out from receiving marketing offers.

With your consent, we may disclose your personal information to third parties such as brokers or agents, or for the purpose of connecting you with other businesses or customers. You can ask us not to do this at any time.

Third party marketing service providers may combine the personal information we disclose to them with information they already hold about you, in order to provide you with more relevant advertising about our or their products and services.

We will not use or disclose sensitive information about you for direct marketing purposes unless you have consented to that kind of use or disclosure.

Where we market to prospective customers, we are happy to let them know how we obtained their information and will provide easy to follow opt-outs.

If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 1300 936 668 or by writing to us at enquiries@ratemoney.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.

### Access to and correction of your personal and credit-related 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 usually respond to you 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 1300 936 668 or by writing to us at enquiries@ratemoney.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, CRBs 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.

### Security of your personal information

The security of your personal information is important to us and we take reasonable steps to protect it from misuse, interference and loss, and from unauthorised access, modification or disclosure. Some of the ways we do this are:

- confidentiality requirements of our employees;
- document storage security policies, such as our Information Security Policy
- security measures for access to our systems;
- only giving access to personal information to a person who is verified to be able to receive that information;
- control of access to our buildings; and
- electronic security systems, such as firewalls and data encryption on our website.

We have a data breach response plan in place to enable us to contain, assess and respond to suspected data breaches in a timely fashion to help mitigate potential harm to affected individuals. In the event of a serious data breach, affected individuals and the Office of the Australian Information Commissioner will be notified.

We also regularly review developments in security and encryption technologies. However, it is important to remember that the use of email and the internet may not always be secure, even with these safeguards in place.

If we transfer personal information to another organisation, for example, as described in 'Transfer of information overseas' above, or store personal information physically or electronically with third party data storage providers, we will take reasonable steps such as by way of the use of contractual arrangements to ensure those organisations and providers take appropriate measures to protect that information and restrict the uses of that information in accordance with the APPs.

When we no longer require your personal information, and we are legally permitted to, we take reasonable steps to destroy or de-identify the information. However, sometimes it is impossible or impractical to completely isolate the information then completely remove all traces of the information, and we may store the information for future use, such as to help resolve disputes between us or assess future applications by you. The same security safeguards will be in place to protect the information, as detailed in this policy.

### 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.

If you choose not to provide certain personal information (for example, your date of birth), we may not be able to provide you with the products and services you require, or the level of service we aim to offer.

While we may collect your tax file number, we do not adopt a government related identifier such as tax file numbers as a means of identifying you. Use and disclosure of tax file numbers are strictly regulated by tax laws and the Privacy Act.

### Google Analytics

Google Analytics: We have enabled Google Analytics Advertising Features. We and third-party vendors may use first-party cookies (such as the Google Analytics cookie) or other first-party identifiers, and third-party cookies (such as Google advertising cookies) or other third-party identifiers together. These cookies and identifiers may collect Technical and Usage Data about you.

You can opt-out of Google Analytics Advertising Features including using a Google Analytics Opt-out Browser add-on found here. To opt-out of personalised ad delivery on the Google content network, please visit Google's Ads Preferences Manager here or if you wish to opt-out permanently even when all cookies are deleted from your browser you can install their plugin here. To opt out of interest-based ads on mobile devices, please follow these instructions for your mobile device: On android open the Google Settings app on your device and select "ads" to control the settings. On iOS devices with iOS 6 and above use Apple's advertising identifier. To learn more about limiting ad tracking using this identifier, visit the settings menu on your device.

To find out how Google uses data when you use third party websites or applications, please see here.

### Use of Artificial Intelligence

Overview: We may use artificial intelligence and machine learning technologies, including AI Technologies provided by third parties (AI Technologies) in our business operations and the provision of our Services. We will only use AI Technologies when legally permitted and necessary for our business operations.

How we use AI Technologies: We may use AI Technologies for the following purposes:

- to conduct analysis and processing;
- to generate and modify content and coding;
- to improve and optimise our services and operations;
- to automate certain processes and communications, such as routine tasks;
- to personalise your experience with our services;
- for quality assurance purposes; and
- to assisting with customer support and queries

Data Protection and Security: Where we use service providers who provide AI Technologies to us, we will take reasonable steps to ensure that such service providers handle your personal information according to privacy law, including by ensuring that we have contracts in place requiring the service provider to protect personal information.

We will not input your personal information into any platform provided by an AI Technology service provider which then trains its model based on that information.

Your Rights and our Commitments: We will treat information generated or inferred by the AI Technologies about individuals as personal information and you maintain all rights over your personal information as outlined in this privacy policy, regardless of whether AI Technologies are used in processing. When using AI Technologies with your personal information:

Transparency and control: We will inform you when AI Technologies are being used to make decisions that may significantly affect you. We will implement processes to verify the accuracy of AI-generated outputs and we will take reasonable steps to maintain human oversight and review of significant AI-generated decisions. Our staff are trained to understand the limitations of AI systems and verify outputs before they are relied upon; and

Security: We implement appropriate technical and organisational measures to ensure that our use of AI Technologies maintains the security and integrity of your personal information. This includes regular testing and monitoring of AI outputs for accuracy and reliability; and

Risk mitigation: We regularly assess and document the risks associated with our use of AI Technologies in processing personal information and implement appropriate mitigation measures. This includes ongoing monitoring of AI Technologies and regular reviews of their performance and impact.

## Automated Decision Making

We use automated processes, including Artificial Intelligence (AI), to assist with processing and assessing loan applications efficiently and accurately. To do this, we may use various types of information you provide, such as:

- Your name, contact details, and other identifying information;
- Your financial information, including income, assets, liabilities, and credit history;
- Property details for valuation purposes;
- Bank statements for living expense analysis; and
- Any other relevant information provided in your loan application.

These automated processes help us:

- Assess property values using tools like "RP Data";
- Analyse bank statements to estimate living expenses using tools like Illion Banks Statements;
- Evaluate creditworthiness using AI systems embedded in platforms like Equifax;
- Detect potential fraud or inconsistencies in loan applications; and
- Verify customer identity in compliance with Know Your Customer (KYC) obligations using tools such as 'IDYou'.

These tools help provide faster, more consistent decisions while ensuring compliance with regulatory standards. You have the right to request a human review of decisions influenced by these automated systems and to seek an explanation of how AI influences the Preliminary Application Process. For further inquiries about our use of automated systems, please contact us at compliance@ratemoney.com.au.

## Complaints and further information

If you want to know more about the way we manage your personal or credit-related information, or you have a complaint about our compliance with the Privacy Act and the CR Code, you may contact our Data Protection Officer on 1300 936 668.

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 Data Protection Officer, you may make a complaint to the Australian Financial Complaints Authority scheme, which can be contacted on 1800 931 678, or the Privacy Commissioner who can be contacted on either www.oaic.gov.au or 1300 363 992.

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 marketplace practices.

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 1300 936 668 or by writing to us at enquiries@ratemoney.com.au

This policy was last reviewed on 06 Mar 2026.