

YOUR PRIVACY

Privacy Policy

How we collect, use, disclose and protect your personal and credit information – in line with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles.

LAST UPDATED	19 April 2026
CREDIT REPRESENTATIVE	Pilbara Equities Pty Ltd T/A Pilbara Finance – Credit Representative No. 478535
ACN / ABN	604 986 012 / 18 604 986 012
LICENSEE	Mortgage Specialists Pty Ltd – Australian Credit Licence No. 387025

Pilbara Finance is a Credit Representative of Mortgage Specialists Pty Ltd (Specialist Finance Group). This policy is provided in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles and Part IIIA of the Privacy Act.

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1 · ABOUT THIS POLICY

Pilbara Equities Pty Ltd (trading as **Pilbara Finance**, “we”, “us”, “our”) is committed to protecting your privacy. This Privacy Policy explains how we handle your personal information and credit-related information in line with the *Privacy Act 1988* (Cth), the Australian Privacy Principles (APPs) and Part IIIA of the Privacy Act (which governs credit reporting).

By using our website, engaging our services, or providing us with your information, you agree to the collection and use of your information in accordance with this policy.

2 · WHO WE ARE

Pilbara Equities Pty Ltd T/A Pilbara Finance (ACN 604 986 012 / ABN 18 604 986 012) is a Credit Representative (Credit Representative Number 478535) of Mortgage Specialists Pty Ltd (Australian Credit Licence Number 387025 / ACN 612 422 178). We operate as a finance and mortgage broker assisting clients across Western Australia with residential, commercial, business and asset finance solutions.

3 · INFORMATION WE COLLECT

The personal information we collect depends on the product or service you’re seeking. It may include:

Identity and contact details

- Full name, date of birth, residential and postal address
- Email address, mobile and landline numbers
- Driver’s licence, passport or other government-issued ID

Financial information

- Employment details, income, expenses, assets and liabilities
- Bank statements, payslips, tax returns and financial statements
- Existing loan, credit card and mortgage details
- Superannuation details (for SMSF lending enquiries)

Credit information

- Credit reports and credit scores from credit reporting bodies
- Repayment history, defaults, court proceedings and insolvency information

- Information about previous credit applications

Other information

- Information about your goals, objectives and financial needs
- Details about any dependants or guarantors where relevant
- Website usage information (see Cookies and analytics)

Sensitive information: We generally do not collect sensitive information (such as health or ethnic origin). If we ever need to, we'll ask for your consent first unless we're required or authorised by law to collect it without consent.

4 · HOW WE COLLECT IT

We collect information directly from you in most cases – when you complete an online enquiry or fact-find, call, email or message us, meet with us in person, or provide documents during a loan application.

We may also collect information from third parties, including:

- Lenders, aggregators and loan administrators
- Credit reporting bodies (such as Equifax, illion and Experian)
- Your employer, accountant, financial planner, conveyancer or solicitor (with your authority)
- Government agencies and publicly available sources
- Identity verification providers

If you give us information about another person (for example, a co-applicant or guarantor), you must have their permission to share it with us and you should make them aware of this Privacy Policy.

5 · WHY WE COLLECT AND USE IT

We collect, hold, use and disclose your information for purposes including:

- Assessing your needs and objectives and providing credit assistance
- Preparing and submitting loan applications to lenders on your behalf
- Verifying your identity and meeting our responsible lending obligations under the *National Consumer Credit Protection Act 2009* (Cth)
- Complying with anti-money laundering, counter-terrorism financing and other legal obligations
- Managing our relationship with you and providing ongoing service
- Responding to your enquiries, complaints or feedback
- Internal business operations such as training, risk management, audit and record-keeping
- Direct marketing (only where permitted – see Marketing communications)

If you choose not to provide us with requested information, we may not be able to assist you with your finance needs or submit your application to a lender.

6 · WHO WE DISCLOSE IT TO

We may disclose your personal and credit-related information to:

- Lenders, credit providers and their mortgage insurers (including LMI providers)
- Our licensee, Mortgage Specialists Pty Ltd, and our aggregator

- Credit reporting bodies and identity verification services
- Valuers, conveyancers, solicitors, accountants and other professionals involved in your transaction
- Referrers who introduced you to us (on a need-to-know basis)
- Our professional advisers, auditors and external dispute resolution bodies
- Government, regulatory and law enforcement bodies where required or authorised by law
- IT service providers, including cloud-based CRM and document storage providers

7 • CREDIT REPORTING INFORMATION

As a finance broker, we deal with credit reporting information regulated under Part IIIA of the *Privacy Act 1988* (Cth) and the Privacy (Credit Reporting) Code.

With your consent, we may obtain a credit report about you from a credit reporting body to help assess your application. Credit reporting bodies we deal with include Equifax, illion and Experian. You can obtain a copy of each body's privacy policy from their website.

Credit reporting bodies may include information we provide in reports they give other credit providers to assess your credit worthiness. If you fail to meet your credit obligations, or commit a serious credit infringement, the credit provider concerned may be entitled to disclose this to a credit reporting body.

You have the right to request a credit reporting body not use your credit reporting information for pre-screening of direct marketing, and to request it not be used or disclosed if you reasonably believe you've been, or are likely to be, a victim of fraud.

8 • OVERSEAS DISCLOSURE

Some of our service providers — particularly cloud-based software and storage providers — may store or process your information on servers located outside Australia. Where this occurs, we take reasonable steps to ensure the recipient handles your information consistently with the Australian Privacy Principles.

Countries where our providers' servers may be located include the United States, countries in the European Union, and other locations where reputable cloud infrastructure operates.

9 • MARKETING COMMUNICATIONS

From time to time we may use your contact details to send you information about products, services, offers or market updates we think may interest you. We'll only do this where we're permitted to under the *Spam Act 2003* (Cth) and the Privacy Act.

You can opt out at any time by clicking the unsubscribe link in any email, replying "STOP" to an SMS, or contacting us using the details below. Opting out of marketing won't affect the service we provide you.

10 • COOKIES AND ANALYTICS

Our website uses cookies and similar technologies to help the site function and to help us understand how visitors use it. This may include:

- **Essential cookies** — required for core website functionality
- **Analytics cookies** — such as Google Analytics, which help us measure traffic and improve our site
- **Marketing cookies** — which may be used by us or third parties (such as Meta or Google) to show you relevant ads

You can control cookies through your browser settings. Disabling cookies may affect your experience on our site.

11 • STORAGE AND SECURITY

We take reasonable steps to protect your information from misuse, interference, loss, unauthorised access, modification or disclosure. These steps include access controls, secure password policies, staff training, encrypted transmission where appropriate, and contractual protections with our service providers.

We retain your information for as long as required to provide our services and comply with our legal obligations (typically at least seven years after our relationship ends, as required under the NCCP Act). When no longer required, information is securely destroyed or de-identified.

12 • ACCESS AND CORRECTION

You have the right to request access to the personal information we hold about you and to ask us to correct it if you believe it's inaccurate, out of date, incomplete or misleading. To make a request, contact us using the details below.

We'll respond within a reasonable period (generally within 30 days). In most cases we'll provide access free of charge; if significant time is required to compile your information we may charge a reasonable fee. If we refuse a request we'll explain why in writing.

13 • COMPLAINTS

If you believe we've breached the Australian Privacy Principles or the credit reporting provisions of the Privacy Act, please contact us first using the details below. We'll acknowledge your complaint promptly and aim to investigate and respond within 30 days.

If you're not satisfied with our response, you can refer the matter to:

Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au · Phone: 1800 931 678

Office of the Australian Information Commissioner (OAIC)

Website: www.oaic.gov.au · Phone: 1300 363 992

14 • CHANGES TO THIS POLICY

We may update this Privacy Policy from time to time to reflect changes in our practices or in the law. The current version will always be available on our website, with the "Last updated" date shown at the top. We encourage you to review it periodically.

15 • CONTACT US

If you have any questions about this Privacy Policy, or would like to access or correct your information, please get in touch:

Pilbara Finance (Pilbara Equities Pty Ltd)

Phone: (08) 9122 3929

Email: office@pilbara.finance

WhatsApp: +61 485 986 612

Website: pilbara.finance.com.au/contact

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