



## Privacy Policy

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Strategic Money Group Pty Ltd (**SMG**, ABN 99 695 918 293) is committed to protecting your privacy in accordance with the **Privacy Act 1988 (Cth)** and the Australian Privacy Principles (APPs). Where we handle credit information, we are also bound by the *Privacy (Credit Reporting) Code 2014*. This Policy describes how your personal information and credit information is collected, used, disclosed and held by SMG.

### What Is Personal Information?

Personal information is information or an opinion about an identifiable person. The personal information we collect may include your name, date of birth, gender, phone number, residential address, email address, employment details and any other information needed to identify you or assess your finance needs.

### What Is Credit Information?

Credit information relates to credit you have applied for or been provided. It may include records of credit applications (lender name, type and amount of credit), repayment history, default information, court judgements, and any information that affects your credit worthiness. It also includes information supplied to us by credit reporting bodies.

### Why We Collect Your Personal Information

We collect and hold your personal information for the purposes of:

- Assessing your application for finance and managing that finance
- Verifying your identity in accordance with anti-money laundering laws
- Identifying suitable lenders and products across our panel of 50+ lenders
- Preparing and submitting applications to lenders on your behalf
- Managing our ongoing relationship with you
- Sending you information about our products, services or relevant offers (you may opt out at any time)
- Complying with legal and regulatory obligations

### What Information Do We Collect?

Depending on the type of finance you require, we may collect:

- Full name, date of birth and residential address
- Contact details — phone number and email address
- Employment details and income information
- Payslips, tax returns or financial statements
- Bank account details and transaction history
- Driver's licence, passport or other identity documents
- Tax File Number (TFN) where required by law

- Credit history, credit score and existing debt obligations
- Details of assets, liabilities and the asset being financed
- Number and ages of dependants (for consumer credit applications)
- Health or vulnerability information where relevant to your credit needs (collected with your consent only)

We do not collect sensitive information such as political or religious beliefs, or ethnic background.

### What If You Don't Provide Your Information?

If you do not provide us with the information we require, we may not be able to properly assess your situation, source suitable finance, or provide you with our services at all or to the same standard.

### How Do We Hold and Protect Your Information?

We take the security of your information seriously. We maintain physical, electronic and procedural safeguards to protect your personal and credit information, including:

- Restricting access to personal information on a strict need-to-know basis
- Secure computer systems protected by firewalls and encryption technology
- Secure physical storage and timely destruction of paper-based records
- Retaining your information only for as long as required by law or our obligations

In the event of a data breach likely to result in serious harm to you, we are required to notify you and the Office of the Australian Information Commissioner (OAIC) as soon as practicable. If you believe your information has been compromised, please contact us immediately.

### Will We Disclose Your Information to Anyone?

We do not sell, trade or rent your personal information. To facilitate your finance application, we may share your information with:

- Lenders, banks and financial institutions you choose to apply with
- Our credit licensee (ACL 569489) for administration, supervision and compliance
- Credit reporting bodies — Equifax, Illion and Experian — as part of the credit assessment process
- Third-party service providers acting on our behalf (e.g. IT, mailing or administrative support)
- Government agencies, law enforcement or regulators where required by law (including under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006)
- Any entity that refers you to us or that you have authorised to act on your behalf
- Other entities in the event of a business sale, merger or restructure

Any third parties we share your information with are bound to protect it in accordance with Australian privacy laws. We will not disclose your personal information to overseas recipients unless required to do so by law or with your consent.

### Credit Reporting Bodies

We may exchange personal and credit information with credit reporting bodies to obtain a credit report, assist in preliminary assessment of your application, or verify your identity. Our current credit reporting bodies are:

Body	Website	Phone
Equifax	<a href="http://www.equifax.com.au">www.equifax.com.au</a>	13 83 32
Illion	<a href="http://www.illion.com.au">www.illion.com.au</a>	13 23 33
Experian	<a href="http://www.experian.com.au">www.experian.com.au</a>	1300 783 684

## Your Rights — Access and Correction

You have the right to:

- Request access to all personal and credit information SMG holds about you
- Request correction of any information that is inaccurate, incomplete or out of date
- Request a copy of this Privacy Policy in another format (e.g. printed copy)
- Request that a credit reporting body not use your information for direct marketing pre-screening
- Request a copy of any information a credit reporting body holds about you

To access or correct your personal information, please contact our Privacy Officer: **Mark Lane** | [mark@strategicmoneygroup.com.au](mailto:mark@strategicmoneygroup.com.au) | 0404 069 275

We do not charge for access requests or corrections. We will respond within 30 calendar days.

## Marketing and Electronic Communications

We may use your contact details to send you information about our products and services from time to time. You can opt out of direct marketing at any time by contacting us at [info@strategicmoneygroup.com.au](mailto:info@strategicmoneygroup.com.au).

If you provide us with an email address or mobile number, you consent to us using these details to send you notices and relevant documents electronically. Paper copies may not always be provided unless required by law. If your contact details change, please notify us promptly.

## Your Consent

By asking SMG to assist with your finance needs, you consent to the collection, use and disclosure of your personal and credit information as described in this Privacy Policy.

## Complaints

### Internal Dispute Resolution

If you have a concern about how we have handled your personal information, please contact our Privacy Officer in writing with full details. We will acknowledge your complaint within 7 days and work to resolve it within 30 calendar days. If we are unable to resolve it within that time, we will write to you to explain why.

**Privacy Officer: Mark Lane** | [mark@strategicmoneygroup.com.au](mailto:mark@strategicmoneygroup.com.au) | 0404 069 275

### External Dispute Resolution — AFCA

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) or the Office of the Australian Information Commissioner (OAIC):

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

OAIC: [www.oaic.gov.au](http://www.oaic.gov.au) | 1300 363 992 | GPO Box 5218, Sydney NSW 2001

Time limits may apply to AFCA complaints. This Policy was last updated May 2026 and is subject to change. Current version always available at [strategicmoneygroup.com.au](http://strategicmoneygroup.com.au)

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Strategic Money Group Pty Ltd | ABN 99 695 918 293 | Credit Representative 577451 authorised under Australian Credit Licence 569489  
FBAA Member | AFCA Member