

PRIVACY POLICY

FUNDI FINANCE

Privacy Policy

How Fundi Finance collects, uses and protects your personal information.

This Privacy Policy explains how Fundi Finance Pty Ltd (ABN 82 663 682 193) ("Fundi Finance", "we", "us", "our") collects, holds, uses and discloses your personal information, and how we comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). By using our website or our services, you consent to your personal information being handled as described in this policy.

Our licensee's full policy applies

Fundi Finance operates as a credit representative of Mortgage Specialists Pty Ltd (Australian Credit Licence 387025). Their full Privacy & Credit Reporting Policy governs how credit information is handled and is available on request or online. This document is Fundi Finance's own summary of how we handle your information — where there is any inconsistency, the licensee's policy prevails.

Who we are

Fundi Finance is a mortgage broking business based in Eumundi, Queensland. Our broker, Brody Baker, is a credit representative (numbers 531935 & 545794) authorised under Australian Credit Licence 387025, held by Mortgage Specialists Pty Ltd (ABN 48 612 422 178). When we provide credit assistance, some of your information is also handled by our licensee and the systems we use on its behalf.

The information we collect

We collect personal information that is reasonably necessary to respond to your enquiry and to provide credit assistance. Depending on how you engage with us, this may include:

- Your name and contact details (phone, email and address);
- Financial information such as income, expenses, assets, liabilities and employment;
- Identification information; and
- Details about your goals and circumstances.

When you use our website, we may also collect technical information such as your IP address, device and browser type, and how you interact with the site, including through cookies and analytics tools.

How we collect it

We usually collect personal information directly from you — through our contact form, by phone, email or in person, or via our online booking tool. In some cases, and with your consent or as permitted by law, we may collect information from third parties such as your accountant, your employer, lenders, or credit reporting bodies.

Why we collect, hold and use it

We collect, hold and use your personal information to respond to your enquiry; to understand your needs and provide credit assistance; to prepare and submit applications to lenders on your behalf; to comply with our legal and licensing obligations; and to improve our services. We only use your information for the purpose you provided it, a related purpose you would reasonably expect, or as otherwise required or authorised by law.

Credit information

In providing credit assistance we may collect and handle credit-related information. We handle this in accordance with the Privacy Act and the Privacy (Credit Reporting) Code, together with the privacy and credit reporting policies of our licensee, Mortgage Specialists Pty Ltd. A copy of those policies is available on request.

Who we disclose it to

We may disclose your personal information to lenders and credit providers; our licensee and aggregator (Mortgage Specialists Pty Ltd) and the platforms it provides; mortgage and lender software we use to prepare your application; and our professional and service providers (for example IT, website hosting, online form and appointment-scheduling providers). We may also disclose information where you consent, or where required or authorised by law. We do not sell your personal information.

Our website chat assistant and email tools

Our website includes an automated chat assistant to help answer your questions and pass your enquiry to us. Messages you send through the chat are processed by a third-party artificial-intelligence provider (currently Anthropic) to generate responses. Where you choose to provide your contact details, your enquiry and a copy of the chat conversation are delivered to us by email through a third-party email provider (currently Resend). These providers act on our behalf, may store or process information on servers located outside Australia (including in the United States), and are engaged to handle it in a way consistent with the Australian Privacy Principles. Please avoid entering sensitive financial details into the chat — anything sensitive is collected securely later in the process.

Disclosure outside Australia

Some of the service providers we rely on — for example website hosting, online forms, appointment scheduling, our website chat assistant and email delivery — may store data on servers located outside Australia, including in the United States. Where we disclose your information to an overseas recipient, we take reasonable steps to ensure it is handled in a way consistent with the Australian Privacy Principles.

How we keep it secure

We take reasonable steps to protect your personal information from misuse, interference, loss, and unauthorised access, modification or disclosure. This includes serving our website over a secure (encrypted) connection and limiting access to your information. No method of transmission or storage is completely secure, however, and we cannot guarantee absolute security.

Cookies and analytics

Our website may use cookies and analytics tools to understand how the site is used and to improve it. You can disable cookies through your browser settings, although some parts of the site may not function as intended if you do.

Accessing and correcting your information

You can ask us for access to the personal information we hold about you, or ask us to correct it if it is inaccurate, out of date or incomplete. Please contact us using the details below. We may need to verify your identity before acting on your request, and in limited circumstances we may be unable to provide access (we will explain why if that happens).

Complaints

If you have a concern about how we have handled your personal information, please contact us first and we will work with you to resolve it. If you are not satisfied, you can contact the Office of the Australian Information Commissioner (OAIC) at oaic.gov.au or on 1300 363 992. Complaints about our credit assistance more broadly can also be referred to the Australian Financial Complaints Authority (AFCA) at afca.org.au or on 1800 931 678.

Changes to this policy

We may update this Privacy Policy from time to time to reflect changes in our practices or the law. The current version will always be available on our website.

Contact us

Fundi Finance Pty Ltd — 49 Ball Rd, Eumundi QLD 4562.

Phone: 0459 271 631 · Email: brody.baker@fundifinance.com.au

Last updated: July 2026