

Loan In Pty Ltd – Website Privacy Policy

Last updated: October 2025

This Privacy Policy applies to all personal information collected by **Loan In Pty Ltd t/a Brokerly** (“we”, “our”, “us”) through our website www.brokerlyco.com & www.brokerlymasterclass.com.au and any related online services.

1. What is “Personal Information”?

(a) Under the **Privacy Act 1988 (Cth)**, “personal information” is information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not.

(b) Information that does not disclose your identity, or make it reasonably ascertainable, is generally not considered personal information and will not be subject to this policy.

2. Information We Collect

The types of personal information we may collect include (but are not limited to):

- Full name, date of birth, contact details (address, email, phone)
- Employment, income, financial, and credit information relevant to your enquiry or application
- Information you enter into online forms, calculators, or appointment bookings
- IP address, device information, browser type, and usage statistics
- Any additional information you choose to provide to us directly.

We may also collect **anonymous analytics and cookie data** to help improve your website experience.

3. How We Collect Personal Information

We collect personal information in several ways, including when you:

- Submit an enquiry or complete a form via our website
- Book an appointment or request a service
- Communicate with us by phone, email, or chat
- Use online calculators or tools hosted on our website
- Interact with our social media channels or marketing campaigns.

We also use cookies and analytics tools to understand how visitors interact with our website. These cookies do not personally identify you.

4. Purpose of Collection and Use

We collect personal information to:

- Provide our mortgage and finance broking services to you
- Assess your eligibility for credit assistance under the **National Consumer Credit Protection Act 2009 (Cth)**

- Communicate with you about products, services, or updates relevant to your needs
- Manage appointments, enquiries, and customer support
- Improve the functionality and content of our website
- Comply with legal, regulatory, and professional obligations.

We may also use your information for **direct marketing**, such as updates or promotions relevant to your finance needs. You can opt out of receiving marketing communications at any time by following the unsubscribe link or contacting us directly.

5. Disclosure of Personal Information

We may disclose your personal information to:

- Our aggregator, **LMG Broker Services Pty Ltd (ACL 517192)**, and related service providers
- Credit providers, lenders, and insurers as part of a loan or finance application
- External IT, CRM, and website support providers who assist in maintaining our systems
- Legal, accounting, or regulatory bodies as required by law.

Where possible, we ensure all third-party service providers comply with the **Australian Privacy Principles (APPs)** and maintain appropriate security safeguards.

6. Access and Correction

You may request access to, or correction of, your personal information we hold about you at any time.

Requests should be directed to the Privacy Officer via the contact details below.

We will respond within a reasonable timeframe and in accordance with **Australian Privacy Principles 12 and 13**.

7. Complaints

If you believe we have breached your privacy, please contact us.

Your complaint will be reviewed by our Privacy Officer (**Tommy Anderson**) and a written response provided.

If you are not satisfied with our handling of your complaint, you may contact the **Office of the Australian Information Commissioner (OAIC)** at www.oaic.gov.au.

8. Overseas Disclosure

Your personal information may be stored or accessed by third-party service providers located overseas (for example, cloud storage providers).

Where data is transferred overseas, we take reasonable steps to ensure that the recipient complies with privacy standards comparable to those under Australian law.

9. Website, Cookies, and Analytics

Our website uses cookies, tracking pixels, and similar technologies to enhance functionality and measure usage.

You may disable cookies in your browser settings, though this may affect site performance.
Analytics data is collected in aggregate and does not personally identify users.

10. Contact Us

If you have any questions, requests, or concerns about privacy, please contact:

Privacy Officer: Tommy Anderson

Email: tommy@brokerlyco.com

Mail: Loan In Pty Ltd, 27 Carnarvon Crescent, Banyu

Website: www.brokerlyco.com & www.masterclassbrokerly.com.au

11. Authority and Licensing Disclosure

Loan In Pty Ltd ABN 63662420484 is authorised under **LMG Broker Services Pty Ltd**
ACN 632 405 504 – **Australian Credit Licence 517192.**

12. Disclaimer

The information provided on this website is for illustrative and discussion purposes only.

Whilst all care is taken in its preparation, you should make your own enquiries to ensure its relevance to your personal and business circumstances.

Terms, conditions, fees and charges may apply. Normal lending criteria apply. Approved applicants only.

Rates and policies are subject to change.