

Privacy Policy

FundingIQ | We Finance Business Pty Ltd trading as FundingIQ

Effective Date: 22 April 2026

1. About Us

FundingIQ is a trading name of **We Finance Business Pty Ltd** (ABN 35 681 718 641), a finance brokerage service located at 709/18 Hanlan St, Surfers Paradise QLD 4217. FundingIQ is not a lender and does not provide loans or finance directly. We connect clients with third-party lenders and finance providers to assist them in accessing suitable finance products.

We are committed to protecting your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs).

2. Information We Collect

We may collect the following categories of personal information from you:

- Full name
- Phone number and email address
- Business and financial information (including ABN, revenue, assets, liabilities, and credit history)
- Identification details, where required for compliance, identity verification, or lender requirements
- Any additional information you provide voluntarily or that is reasonably necessary for the delivery of our services

We may also request additional information only where compliance, legal, regulatory, identity verification, or lender requirements make it necessary. By using our services, you agree to provide any further information reasonably requested in regard to compliance.

3. How We Collect Information

Information may be collected through:

- Online enquiry forms and landing pages on our website
- Surveys and assessment questionnaires
- Direct enquiries submitted via phone, email, or digital communication channels
- Third-party lead generation tools and advertising platforms (including Meta/Facebook lead forms)

4. How We Use Your Information

Your personal information is used to:

- Assess your eligibility for finance products and services
- Contact you regarding your enquiry or application
- Connect you with suitable lenders, finance providers, and related service partners
- Provide ongoing support, updates, and relevant communications
- Comply with our legal, regulatory, and compliance obligations

- Improve our services and communications

5. Disclosure of Information

We may disclose your personal information to third parties only where necessary for service delivery or compliance, including:

- Lenders and finance providers
- Finance aggregators and broker networks
- Related service partners and referral partners
- Government bodies or regulators, where required by law

We do not sell your personal information to third parties. Information is only shared to the extent permitted by law and where necessary for the purpose for which it was collected.

6. Compliance Requirements

In connection with our services, we may be required to verify your identity and collect additional information for compliance purposes, including anti-money laundering (AML), counter-terrorism financing (CTF), and Know Your Customer (KYC) obligations. We will only request such information where compliance, legal, regulatory, or lender requirements make it necessary.

7. Data Security

We take reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification, and disclosure. This includes the use of secure systems, access controls, and staff training on privacy obligations.

While we take reasonable precautions, no data transmission over the internet can be guaranteed as completely secure. You provide your information at your own risk.

8. Access and Correction

You have the right to request access to the personal information we hold about you, and to request corrections where that information is inaccurate, incomplete, or out of date. To make a request, please contact us using the details below. We will respond within a reasonable timeframe and in accordance with the Privacy Act 1988 (Cth).

9. Cookies and Tracking Technologies

Our website may use cookies, pixels, and similar tracking technologies to improve your browsing experience and to measure website performance and advertising effectiveness.

We use Meta (Facebook) tracking tools, including the Meta Pixel, to measure the performance of our advertising campaigns and to improve ad targeting. This may involve the collection of data about your interactions with our website and advertisements on Meta platforms. You can manage your preferences via your browser settings or your Meta account privacy settings.

10. Marketing and Contact Consent

By submitting an enquiry or application, you consent to being contacted by FundingIQ via phone, SMS, and email in relation to your enquiry and relevant finance products and services. You may withdraw your consent at any time by contacting us using the details below.

We will not send you unsolicited commercial electronic messages without your consent, in accordance with the *Spam Act 2003* (Cth) and the *Do Not Call Register Act 2006* (Cth).

11. Updates to This Policy

We may update this Privacy Policy from time to time to reflect changes to our business, services, or legal obligations. The current version will be published on our website. We encourage you to review this policy periodically.

12. Contact Us

If you have any questions or concerns about this Privacy Policy or how we handle your personal information, please contact us:

FundingIQ | We Finance Business Pty Ltd

ABN: 35 681 718 641

Address: 709/18 Hanlan St, Surfers Paradise QLD 4217

Phone: 0439 218 067

Email: phillip@wefinancebusiness.com.au

By submitting this form, you agree to our Privacy Policy and Terms & Conditions.