

Terms & Conditions

FundingIQ | We Finance Business Pty Ltd trading as FundingIQ

Effective Date: 22 April 2026

1. About FundingIQ

FundingIQ is a trading name of **We Finance Business Pty Ltd** (ABN 35 681 718 641), a finance brokerage service. Our registered address is 709/18 Hanlan St, Surfers Paradise QLD 4217. These Terms & Conditions govern your use of our website, landing pages, enquiry forms, and related services.

2. General Website Use

By accessing or using this website and any associated digital assets (including landing pages and lead capture forms), you agree to be bound by these Terms & Conditions and our Privacy Policy. If you do not agree, please do not use our website or services.

We reserve the right to modify or discontinue any part of our website or services at any time without notice. We are not liable for any loss arising from such changes.

3. Nature of Service

FundingIQ is not a lender and does not provide loans or finance directly. FundingIQ is a finance brokerage service that connects clients with third-party lenders and finance providers. Our role is to assess your enquiry and facilitate introductions to suitable finance solutions.

Any information provided on this website is general in nature and does not constitute financial advice. You should consider seeking independent financial, legal, or tax advice before entering into any finance arrangement.

4. No Guarantee of Approval

FundingIQ does not guarantee that any application will be approved, nor does it guarantee any specific loan amount, interest rate, term, fee structure, or outcome. All finance decisions are made solely by the relevant lender or finance provider, subject to their own assessment criteria, credit policies, and terms.

Past outcomes do not guarantee future results. Any indicative figures or examples provided are for illustrative purposes only.

5. Information Accuracy

You agree to provide accurate, complete, and up-to-date information when submitting an enquiry or application. Providing false or misleading information may affect your eligibility and may have legal consequences.

While we take reasonable care to ensure the accuracy of information published on our website, we do not warrant that all information is current, complete, or free from error. Information is provided in good faith and may be subject to change without notice.

6. Compliance Requirements

FundingIQ operates in accordance with applicable Australian laws and regulations, including but not limited to the *National Consumer Credit Protection Act 2009* (Cth), the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), and the *Privacy Act 1988* (Cth).

We may ask you to provide any further information where required in regard to compliance, including for identity verification, anti-money laundering, lender requirements, or other regulatory obligations. You agree to provide such information promptly and accurately where reasonably requested.

7. Third-Party Lenders and Service Providers

FundingIQ may refer your enquiry to third-party lenders, finance providers, aggregators, or related service partners. These parties operate independently and are subject to their own terms, conditions, and policies.

FundingIQ does not endorse, guarantee, or accept responsibility for the products, services, terms, or conduct of any third-party lender or provider. You are encouraged to review all terms and conditions before accepting any finance offer.

8. Limitation of Liability

To the extent permitted by law, FundingIQ and We Finance Business Pty Ltd shall not be liable for any direct, indirect, incidental, consequential, or special loss or damage arising from your use of this website, reliance on information contained herein, or any outcome arising from a referral to a third-party lender or provider.

Nothing in these Terms & Conditions is intended to exclude, restrict, or modify any rights or guarantees you may have under the *Australian Consumer Law* or any other applicable legislation that cannot lawfully be excluded.

9. Marketing and Contact Consent

By submitting an enquiry via our website, landing page, or Meta (Facebook) lead form, you consent to being contacted by FundingIQ via phone, SMS, and email regarding your enquiry and relevant finance products and services.

You may withdraw your consent to marketing communications at any time by contacting us using the details below. Withdrawal of consent does not affect the lawfulness of any processing undertaken prior to withdrawal.

10. Intellectual Property

All content on this website, including text, graphics, logos, and branding, is the property of We Finance Business Pty Ltd or its licensors and is protected by applicable intellectual property laws. You may not reproduce, distribute, or use any content without our prior written consent.

11. Governing Law

These Terms & Conditions are governed by and construed in accordance with the laws of Queensland, Australia. Any disputes arising under or in connection with these Terms & Conditions shall be subject to the exclusive jurisdiction of the courts of Queensland, Australia.

12. Updates to These Terms

We may update these Terms & Conditions from time to time. The current version will be published on our website. Continued use of our website or services following any update constitutes your acceptance of the revised Terms & Conditions.

13. Contact Us

For any questions regarding these Terms & Conditions, 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](#).