

Privacy Policy

Effective Date: 1 June 2025

Fintorq Technology Pty Ltd (ACN 690 384 377) ("Fintorq", "we", "us", or "our") is committed to protecting your personal information and complying with applicable laws, including the **Privacy Act 1988 (Cth)**, the **Australian Privacy Principles (APPs)**, and obligations arising from our related entity's **Australian Credit Licence (ACL)**.

This Privacy Policy applies to personal information collected through our **website** (www.fintorq.com.au), including any associated subdomains, and any services or communications accessed via this website. It does not apply to third-party websites linked from our site.

By engaging with us via our website or services, you acknowledge that we may collect, hold, use, and disclose personal information in accordance with this Privacy Policy.

1. Collection and Use of Personal Information

We may collect personal information that is reasonably necessary to provide our services, support business operations, and comply with applicable laws and regulatory obligations. This may include information you provide directly, or information we receive from third parties.

We may use and share personal information:

- To provide and administer services or products;
- To comply with legal, regulatory, or credit licensing obligations;
- To communicate with you regarding services or regulatory requirements; and
- For other purposes reasonably related to the activities of Fintorq.

2. Disclosure of Personal Information

We may disclose personal information to:

- Our related entities, including those holding an ACL, for credit, compliance, or regulatory purposes;
- Contractors, service providers, or professional advisors, including those located overseas, where necessary to deliver services or comply with legal obligations;

- Regulatory authorities or as otherwise required by law;
- Any other party with your consent or as otherwise permitted by law.

We take reasonable steps to ensure that any recipient handles personal information consistently with this Privacy Policy and applicable law.

3. Security and Retention

We implement reasonable measures to protect personal information from misuse, loss, or unauthorised access. Personal information is retained only as long as necessary to fulfil the purposes for which it was collected or to satisfy legal or regulatory obligations.

Where retention is no longer required, we will take reasonable steps to securely destroy or de-identify personal information.

4. Access, Correction, and Complaints

You may request access to, or correction of, your personal information, or make a complaint regarding our handling of personal information. Requests and complaints will be handled promptly and in accordance with applicable law.

5. Contact Information

For privacy enquiries, access requests, corrections, or complaints:

Fintorq Technology Pty Ltd (ACN 690 384 377)
Level 19, 109 Pitt Street
Sydney NSW 2000, Australia
Email: info@fintorq.com.au