Privacy policy.

Product overview

The information contained within this Privacy Policy (including any Disclaimers and Terms and Conditions) covers your use of our products and services, including our websites.

Who are we

The Resimac Group includes Resimac Group Ltd (ACN 095 034 003, Australian Credit Licence 247829) and the following subsidiaries (the Group):

1. FAI First Mortgage Pty Limited (ACN 003 963 817, Australian Credit Licence 391983);
2. Resimac Financial Services Pty Ltd (ACN 104 815 554, Australian Credit Licence 384707);
3. Resimac Limited (ACN 002 997 935, Australian Credit Licence and Australian Financial Services Licence 247283);
4. Homeloans.com.au Pty Ltd (ACN 118 337 367, Australian Credit Licence 390850);
5. The Servicing Company Pty Ltd (ACN 120 919 959, Australian Credit Licence 450382); and
6. Resimac Asset Finance Pty Limited (ACN 098 034 041, Australian Credit Licence 391809).

In this policy, "us", "we" or "our" means each member of the Group, except those members that have their own privacy policy.

The Group offers financial products and services and provides credit to approved applicants. We provide funding via our established and long-standing mortgage originator partners. We also process and assess information when investors invest funds with us. We may market or provide other products from time to time, pursuant to our licenses.

Our commitment to protect your privacy

We take privacy seriously as part of our commitment to providing our customers with excellent service and to achieving excellence in compliance. It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

We are committed to protecting your personal information by abiding by the Australian Privacy Principles (**APPs**), the Privacy Act 1988 (Cth) (**Privacy Act**), the Privacy (Credit Reporting) Code 2025 (**Credit Reporting Code**) and any other relevant law.

This Policy sets out our privacy commitment in respect of personal information (including credit information) that you may provide to us.

You may request this Policy in an alternative form where appropriate and without charge.

Personal information

When we refer to personal information, we mean information or an opinion about you, from which you are, or may reasonably be, identified.

The kinds of personal information we may collect about you may include (but is not limited to) your name, date of birth, driver's licence number, marital status, phone number, email address, address, nationality, employment history, income, assets, liabilities, living expenses and repayment history information. The personal information we hold that relates to you may also include credit-related information.

Credit-related information

Credit information is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information.

Credit eligibility information is credit reporting information supplied by us to a credit reporting body, and any information that we derive from it.

We use your credit-related information to assess your eligibility to be provided with credit. Usually, credit information is exchanged between lenders and credit reporting bodies.

If you are applying for credit, we may also collect other information such as the ages and number of your dependants and cohabitants, the length of time you have resided at your current address, your employment details and proof of earnings and expenses.

Sensitive information

Due to the nature of the services provided by us, some of the information collected may be sensitive information, including, but not limited to, details about your health or ethnic background. For example, you may be asked to provide information about whether you are an Aboriginal or Torres Strait Islander or if you are applying for insurance. In addition, you may be asked for information about pre-existing medical conditions.

It is not common practice for us to collect other sensitive information about you (such as information about your religion, trade union membership, political opinion, sexual preference, or criminal record), and we will only do so if such information is required for one or more of our functions or activities.

We will only collect sensitive information about you with your consent or where required or authorised or otherwise permitted under law.

Why do we collect your personal information

We will only collect personal information if it is reasonably necessary for one or more of our functions or activities including assessing your application for credit and managing that credit, establishing your identity, contacting you, managing our risk, and to comply with our legal obligations.

How do we collect your personal information

We may collect personal information from you in several circumstances, including where you:

- make an enquiry with us via telephone, email or by visiting our office;
- lodge or partially lodge a loan enquiry or request a quote through our website;
- apply or partially apply, to be a borrower or guarantor;
- attend an event hosted by us;
- apply for employment with us;
- apply or partially apply for accreditation as a business partner, aggregator, broker or introducer of loans or other products;
- provide any other service to us either directly or through your employer;
- interact with us via social media;
- register to use a related product or service offering; or
- have made a valid Consumer Data Right (CDR) request, or provided a valid consent where applicable through the CDR.

Where reasonable and practical, we will collect personal information from you directly.

We will also collect information about you from third parties, such as a partner or spouse who contacts us on your behalf, from our contractors who supply services to us, through our business partners and referrers (such as mortgage originators and brokers), from a publicly maintained record or from other individuals, credit reporting bodies or companies or individuals authorised by you to provide information to us. If we receive personal information about you from someone else, we will take reasonable steps to notify you in accordance with Australian Privacy Principle 5.

If you do not provide the information requested by us, we may not be able to provide you with our services.

Consumer Data Right (CDR)

The CDR gives eligible customers greater control over their information held by businesses and other entities.

Where we are required to participate in the CDR as a data holder, eligible customers may be able to request that we share relevant CDR data with an accredited recipient or otherwise exercise rights available under the CDR, subject to the CDR rules, applicable data standards and requisite consent.

We will not share your CDR data merely because you are a customer. Where consent is required, you control whether you provide that consent.

For more information on CDR privacy safeguards, this can be accessed via www.oaic.gov.au/consumer-data-right/information-for-consumers/cdr-privacy-safeguards

Our separate Consumer Data Right policy explains our CDR obligations and how you can exercise rights relating to CDR data.

Purposes for which we use and disclose information

We may use and disclose your personal information for the purpose for which it has been provided, for reasonably related secondary purposes, any other purpose you have consented to and any other purpose permitted under the Privacy Act. This may include using your personal information for the following purposes:

- to provide you with the products or services you requested;
- to verify your identity;
- to assess, process and manage your application to be a borrower or guarantor, including to verify your details and assess our risk;
- to provide you with credit and manage that credit;
- to assess, process and manage your application for employment;
- for complaints handling or data analytics purposes;
- to manage our relationship with you;
- to assess, process and manage your application to be a business partner, aggregator, broker or introducer of loans or other products, including to verify your details and assess our risk;
- to manage our business, including obtaining advice and services from companies and contractors including the types set out below; and
- to provide you access to the customer rewards program.
- where required under the CDR, we may disclose CDR data through the CDR system in response to a valid request or as otherwise authorised or required under the CDR framework.

Verification of identity

We and our mortgage insurers may disclose personal information about you to an identity verification organisation, including a CRB, who will verify your identity in a secure and private way.

The identity verification organisation will give us a report of whether the personal information matches personal and credit-related information held by the organisation. If we are unable to verify your identity in this way, we will let you know. We may use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification document in verifying your identity.

By obtaining your express consent, we may verify your identity using the Document Verification Service (DVS) (www.idmatch.gov.au). We and our mortgage insurers may use an alternate secure identity verification method or service to verify your identity if the DVS is unavailable.

Our use of the DVS to verify your identity may involve the use of third-party systems and services. DVS verifies supplied information by checking it against information held by the agency that originally issued that document (also referred to as the Official Record Holder). The DVS does not store your personal information. You may withdraw your consent at any time by contacting the privacy officer at privacy@resimac.com.au or by phoning us on 1300 764 447. If you choose not to consent to the use of the DVS to verify your identity, this may affect our ability to assess you for our products and services including not being able to progress your application.

For more information on the DVS Privacy Statement this can be accessed at www.idmatch.gov.au/resources/identity-verification-services-privacy-statement.

How do we hold your personal information

The security of your information is very important to us. We will take reasonable steps (such as, but not limited to, restricting and monitoring access to personal information) to protect any personal information from misuse, loss, unauthorised access, modification, or disclosure.

Your personal information may be held by us in paper form, electronic form, on our secure servers or in cloud storage. The cloud storage and the IT servers may be located outside Australia. The countries in which the cloud storage and IT servers are likely to be located include but not limited to USA, Singapore, New Zealand, and the Philippines.

Your personal information may be combined or linked with personal information held about another individual (i.e. where a loan is held in joint name).

We consider relevant developments in security and encryption technologies in maintaining our practices. Unfortunately, no data transmission over the internet can be guaranteed as totally secure. If we no longer require your information, we will take all reasonable steps to destroy or de-identify your personal information as an important risk mitigation strategy.

We take reasonable steps to preserve the security of cookie and personal information in accordance with this Policy. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted).

Who will we disclose your personal information to

The types of organisations that we may disclose your personal information include:

- organisations which assist us to verify your identity;
- organisations that provide products or services used or marketed by us, including other credit providers, mortgage intermediaries (such as mortgage brokers, mortgage originators and mortgage managers), funders, lenders, valuers, trustee companies, financial institutions and securitisers, mortgage insurers, title insurers, surveyors, credit reporting agencies, rating agencies and debt collectors;
- other organisations that are involved in managing or administering your credit;
- your employer/s or referees, your guarantors, your professional advisors, your bank or anyone else where you have provided consent;
- any other organisation that may have or is considering having an interest in your loan, or in our business;
- companies and contractors who we retain to provide services for us, such as customer rewards programs, information and infrastructure systems IT contractors, call centres, stationery printing houses, mail houses, storage facilities, lawyers, accountants and auditors, who will need to have access to your personal information to provide those services;
- people (such as investors, agents or advisors) or any entity considering acquiring an interest in our business or assets;
- where we are required to do so by law, such as under the Anti- Money Laundering and Counter Terrorism Financing Act 2006 (Cth) or the National Consumer Credit Protection Act 2009 (Cth);
- other individuals or companies authorised by you or in relation to whom disclosure is permitted by law;
- the CDR system in response to a valid request and being subject to CDR framework; or
- Housing Australia, for the purpose of meeting reporting requirements, overseeing, managing and conducting any investigations in relation to the Australian Government 5% Deposit Scheme.

Overseas disclosure

We may disclose your personal and credit information to overseas entities that provide support functions to us include but not limited to the USA, India, Singapore, New Zealand and the Philippines. You may obtain more information about these entities by contacting us.

Prior to disclosing any of your personal information to another person or organisation, we will take reasonable steps to satisfy ourselves that:

a) the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or
b) you have consented to us making the disclosure.

c) CDR data is subject to additional requirements under the CDR framework. Where applicable, we will comply with those requirements before disclosing CDR data overseas.

Collecting and disclosing credit information to a credit reporting body

We may collect the following kinds of credit information and exchange this information with credit reporting bodies and other entities:

- credit liability information, being information about your existing finance which includes the name of the credit provider, whether the credit provider holds an Australian Credit Licence, the type of finance, the date the finance is entered into, the terms and conditions of the finance, the maximum amount of finance available, and the day on which the finance was terminated;

- repayment history information which is information about whether you meet your repayments on time;
- information about the type of finance that you are applying for;
- default and payment information; and
- court proceedings information.

We exchange this credit information for the purposes of assessing your application for credit and managing that credit.

Credit reporting bodies

We may exchange personal and credit-related information about you with a Credit Reporting Body (CRB). The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders. Information exchanged with the CRB may affect your credit score.

Notifiable matters

The law requires us to advise you of 'notifiable matters' in relation to how we may use your credit-related information. You may request to have these notifiable matters (and this Privacy Policy) provided to you in an alternative form.

We exchange your credit information with credit reporting bodies. We use the credit information that we exchange with the credit reporting body to assess your creditworthiness, assess your application for finance and managing your finance.

The information we may exchange with credit reporting bodies includes your identification details, what type of loans you have, how much you have borrowed, whether or not you have met your loan payment obligations, whether you have entered into a financial hardship arrangement (either with us or some other third party), and if you have committed a serious credit infringement (such as fraud).

If you fail to meet your payment obligations in relation to any finance that we have provided or arranged, or you have committed a serious credit infringement then we may disclose this information to a credit reporting body.

You have the right to request access to the credit information that we hold about you and make a request for us to correct that credit information if needed.

Please refer to the heading access and correction of your personal and credit information, below.

At times, your credit information will be used by credit reporting bodies for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the credit reporting body at any time to request that your credit information is not used in this way.

You may contact the credit reporting body to advise them that you believe that you may have been a victim of fraud. For a period of 21 days after the credit reporting body receives your notification the credit reporting body must not use or disclose that credit information.

You can contact any of the following credit reporting bodies for more information:

- Equifax Pty Limited – equifax.com.au – contact on 13 83 32; see privacy policy at www.equifax.com.au/privacy; and
- Experian Australia Credit Services Pty Limited – experian.com.au – contact on 1300 783 684; see privacy policy at www.experian.com.au/privacy-policy-terms-conditions.

Direct marketing

From time to time, we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company (such as QBE Insurance) that we are associated with. By providing us with your personal information, you consent to us using your information to contact you on an ongoing basis for this purpose, including by mail, email, SMS, social media and telephone.

If you do not wish to receive marketing information, you can opt out of receiving such information by emailing us at marketing@resimac.com.au or by phoning us on 1300 764 447. If we are sending you direct marketing by email, you may also use the unsubscribe function.

We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

We will not use or disclose sensitive information about you for direct marketing purposes unless you have consented to that use or disclosure.

Updating your personal information

It is important to our relationship that the personal information we hold about you is accurate and up to date. During our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information (including your credit-related or personal information) that we hold about you, you should contact us to have it updated. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

Access and correction of your personal and credit information

We will provide you with access to the personal and credit information we hold about you, subject to limited exceptions in the Privacy Act as outlined below. You may request access to any of the personal or credit information we hold about you, at any time, using the details specified below.

We may charge a fee for our reasonable costs in retrieving and supplying the information to you.

Depending on the type of request that you make we may respond to your request immediately or within a reasonable period after receiving your request. We may need to contact other entities to properly investigate your request.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information at the time of the request. Otherwise, we will provide an initial response to you within seven days of receiving your request.

Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information, we will provide you with our reasons for not correcting the information.

Additional rights and processes may apply to CDR data. Information about accessing and correcting CDR data is set out in our CDR policy.

Denied access to personal or credit information

There are circumstances in which we are not required to provide you with access to personal information or to credit information, and in those circumstances, we may decline any request you make.

An explanation will be provided to you if we deny you access to your personal information we hold.

Using government identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than where it would be considered reasonably necessary and we are required by law to do so. If it's not reasonably necessary for us to use or disclose a government identifier to verify your identity, we will use an alternative method.

Business without identifying you

In most circumstances, it will be necessary for us to identify you in order to successfully do business with you, however, where, it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information.

Such a situation would include where you make general inquiries about interest rates or current promotional offers.

Visiting our website

When you use our website, we may collect information about your location or activity, including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used, and other user location information.

We collect some of this information using cookies (for more information, please see our Website Terms of Use at www.resimac.com.au/terms-and-conditions.

Cookies

A 'cookie' is a small text file placed on your computer by our web page server. A cookie can later be retrieved by our web page servers. Cookies are frequently used on websites and you can choose, at any time, if and how a cookie will be accepted by configuring your preferences and option in your internet browser.

We use cookies for different purposes, such as:

- to allocate a unique number to your internet browsers;
- to customise our website for you;
- for statistical purposes (i.e. the date and time you visited our website and what pages you visited);
- to identify if you have accessed a third party website;
- for security purposes; and
- rejecting cookies may have the effect of limiting access to our website functionality.

IP address

Your Internet Protocol address (IP address) is the numerical identifies for your computer when you are using the internet. It may be necessary for us to collect your IP address for your interaction with various parts of our website.

Third party websites

Our website also contains links to the websites of third-party providers of goods and services (Third Party websites). If you have accessed Third Party websites through our website and if those third parties collect information about you, we may also collect or have access to that information as part of our arrangements with those third parties

Where you access a third-party website from our website, cookie information, information about your preferences or other information you have provided about yourself may be shared between us and the third party.

Further information

You may request further information about the way we manage your personal or credit-related information by contacting us.

Complaints

If you are not satisfied with how we have managed your personal information or you have a complaint about compliance with the Privacy Act, Credit Reporting Code and Consumer Data Right, you may contact our Privacy Officer on 1300 764 447 or customercare@resimac.com.au. We will acknowledge receipt of your complaint within two business days.

We will investigate your complaint and provide a response to you within a maximum of thirty calendar days, provided that we have all necessary information and have completed any investigation required. If further information, assessment, or investigation is required, we will seek to agree alternative time frames with you.

If you are dissatisfied with our response to your complaint, you may make a complaint to our External Dispute Resolution Scheme, Australian Financial Complaints Authority (AFCA), which can be contacted by phone on 1800 931 678, by email at info@afca.org.au, or in writing to GPO Box 3, Melbourne VIC 3001, or the Office of the Australian Information Commissioner which can be contacted on either www.oaic.gov.au or by phone on 1300 363 992.

Contact details

You can contact us by calling 1300 764 447 or by writing to:

Resimac Group Ltd
Level 22, 201 Kent Street, Sydney NSW 2000
PO Box H284 Australia Square NSW 1215
Alternatively, you can email us at privacy@resimac.com.au.

Changes in our privacy policy

We regularly review our policies to keep up to date with market expectations, technology, the law and marketplace practices.

Therefore, we may change this Privacy Policy from time to time or as the need arises. You can obtain a current copy on our website at any time or by contacting us on the details above.

This privacy policy was last updated in **October 2026**.