Privacy policy

How we collect, use, secure and disclose your personal and credit information.

This policy explains what personal and credit information we collect, why we collect it, who we give it to, how we keep it safe, and what you can do about it. It applies to everything we do, including our website. We manage personal information in accordance with the *Privacy Act 1988* (Cth), the Australian Privacy Principles and, where credit information is involved, Part IIIA of that Act and the Privacy (Credit Reporting) Code.

> **We do not sell personal information, and we never have.** Your details go to Priyank and the Prevail team. No lists, no lead-selling, and no obligation created by enquiring.

OUR COMMITMENT

Open and transparent, by default.

We manage personal information, including credit information, in an open and transparent way. When we collect your information we tell you what we are collecting, who we may disclose it to, and what we use it for.

Priyank Thakkar is our Privacy Officer and is responsible for access requests, corrections and privacy complaints. Everyone at Prevail Finance is briefed on our obligations under the Privacy Act and the Australian Privacy Principles. We review this policy at least annually and will give you a copy free of charge, in a format that suits you, on request.

DEALING WITH US ANONYMOUSLY

Anonymity and pseudonymity.

You can ask us general questions without identifying yourself, and we will answer where we reasonably can. But we cannot assess a scenario, approach a lender or arrange credit for someone we cannot identify, because both the law and every lender require verified identity.

WHAT WE COLLECT

The information we collect, and why.

We collect personal information so that we can:

- assess whether a transaction is fundable, and arrange and manage credit
- provide the consultancy and advisory services you engage us for
- manage our relationship with you and keep you updated on your file
- verify your identity and protect you and us from error and fraud
- meet our obligations under the *National Consumer Credit Protection Act 2009*, anti-money laundering law and our licence
- tell you about services that may be relevant to you, where you have not opted out

Personal information

Your name, contact details, date of birth, residency status, occupation and employment history, and where it is relevant to a credit assessment, your family and relationship circumstances, dependants and living arrangements. From time to time we receive documents containing government identifiers, including tax file numbers. We do not use or disclose those identifiers except where the law requires or permits it.

Financial information

Information about your financial position for the purpose of an assessment: bank and transaction statements, tax returns and financial statements, business records including BAS and management accounts, details of your assets, liabilities, income and expenses, and information about the business or property involved in the transaction.

Credit information

Where a credit assessment requires it, credit reporting information obtained from credit reporting bodies. This can disclose repayment history, current and previous credit accounts, defaults and overdue payments, and publicly available information including court proceedings and insolvency. We use it to assess whether you are likely to be able to obtain and service the credit you are seeking. **We do not obtain a credit report, and no lender sees your file, until you tell us to proceed.**

Sensitive information

We do not seek sensitive information as a matter of course and we do not use it for marketing. Occasionally sensitive information becomes relevant to an assessment, for example where a health circumstance explains a change in income or a hardship arrangement. We collect it only directly from you, only with your consent, and use it only for the purpose you gave it to us for.

Wherever we can, we collect information directly from you: on a call, in a meeting, through a form on this website, or in documents you send us. Where you consent, or where the law allows, we may also collect information from your accountant, solicitor, broker, a referrer, a lender, or a credit reporting body.

THIS WEBSITE

What the website collects.

If you only read this site, we do not collect information that identifies you. Two things happen in the background, and one happens only when you choose it.

Analytics

We use Google Analytics to understand which pages are useful and where people get stuck. It sets cookies and records de-identified data such as an approximate location derived from your IP address, device and browser type, and the pages you visit. We do not use it to identify you. You can block it with your browser settings or a browser extension, and the site works normally if you do.

Security and delivery

This site is delivered through Cloudflare, which processes the technical details of your request, including your IP address, to serve pages quickly and to protect the site from attack and automated abuse. Our forms use Cloudflare Turnstile to tell a person from a bot.

When you send us a form

Our enquiry and funding-check forms collect what you type: your name, email, phone, and the details you give about the transaction, such as deal type, size, stage and what is in the way. Form submissions are processed by a third-party form service and delivered to our email. They go to Priyank and the Prevail team, and nowhere else.

Bookings, video and messaging

Booking a meeting uses Google Calendar, which collects the details you enter to make the appointment. Videos are embedded from YouTube and only load if you click play. If you contact us through WhatsApp or social media, that platform handles your message under its own privacy policy, and we would rather you did not send financial documents that way.

We also review de-identified aggregate information, such as which pages are read most, to improve what we publish.

WHO WE GIVE IT TO

Disclosure of your information.

We disclose personal information only where it is necessary for the purpose you gave it to us for, where you have consented, or where the law requires it. In practice that means:

- lenders, credit providers and their mortgage insurers, once you tell us to proceed
- credit reporting bodies, and valuers, where an assessment requires it
- your own advisers where you ask us to work alongside them, such as your accountant, solicitor or financial adviser
- our aggregator, service providers and IT and software providers who help us run the business, including our CRM and email systems, under confidentiality obligations
- a referrer, where they referred you and only to the extent you have agreed
- courts, regulators, ASIC, AUSTRAC or law enforcement where the law requires or authorises it

Unsolicited information

If we receive personal information we did not ask for, we decide whether we could have collected it lawfully for one of our purposes. If we could not, we destroy or de-identify it.

Overseas disclosure

Some of the software we use to run the business stores information in the cloud, and those servers, or the support teams who maintain them, may be located outside Australia. Because networked storage can be accessed from more than one country, it is not always practicable to identify every country in which your information may be held. Where we disclose information overseas we take reasonable steps to ensure it is handled consistently with the Australian Privacy Principles.

Government identifiers

We do not use government related identifiers, such as a tax file number, to identify you. We may receive them inside documents you provide, and we do not use or disclose them except as required or authorised by law.

MARKETING

Direct marketing, and how to stop it.

Where you have engaged with us or asked to hear from us, we may send you updates, guides and information about our services. Every marketing email contains a one-click unsubscribe, and we act on opt-outs promptly and at no cost. You can also tell us directly and we will stop.

We do not sell personal information. We do not buy marketing lists. We do not use sensitive information for marketing.

KEEPING IT SAFE

Security, accuracy and how long we keep it.

We take reasonable steps to protect your information from misuse, interference and loss, and from unauthorised access, modification or disclosure. Those steps include access controls on our systems, encryption in transit and at rest for the documents you send us, restricting file access to the people working on your matter, multi-factor authentication, and keeping any paper records secured.

We rely on you to help keep your information accurate and current, and we will correct our records when we learn something has changed. We keep personal information only as long as we need it for the purpose we collected it, or as long as the law requires us to, which for credit activities is generally seven years. After that we take reasonable steps to destroy or de-identify it.

YOUR RIGHTS

Access and correction.

You can ask us for a copy of the personal information we hold about you at any time. We will verify your identity first, and we do not charge for reasonable requests. We usually respond within seven days, and where a request is large or complex we will tell you what we hold and how we will provide it.

There are limited circumstances where we cannot give access, for example where doing so would unreasonably affect another person's privacy, relate to anticipated legal proceedings, reveal commercially sensitive information, or be unlawful. If we refuse, we will tell you why in writing and explain how to take it further.

If information we hold is inaccurate, out of date, incomplete, irrelevant or misleading, tell us and we will correct it. Where we have already disclosed it, we will take reasonable steps to tell the recipient about the correction. If we decline to correct something, we will give you our reasons and, if you ask, attach a statement to the record noting that you disagree.

IF SOMETHING GOES WRONG

How to complain.

If you think we have breached the Privacy Act or this policy, contact Priyank Thakkar, our Privacy Officer, at priyank@prevailfinance.com.au or on +61 404 442 211. Tell us what happened and what you would like us to do. We will acknowledge your complaint, investigate it, and give you a decision within 30 days.

If you are not satisfied with how we handle it, you can take it to either of the following at no cost to you.

Australian Financial Complaints Authority

Our external dispute resolution scheme.
Phone 1800 931 678
Email info@afca.org.au
Mail GPO Box 3, Melbourne VIC 3001
afca.org.au

Office of the Australian Information Commissioner

The privacy regulator.
Phone 1300 363 992
oaic.gov.au

Complaints about spam or telemarketing are generally referred by the OAIC to the Australian Communications and Media Authority.

CONTACT AND CURRENCY

How to reach us.

Prevail Finance Pty Ltd

58 Poath Road, Hughesdale VIC 3166
priyank@prevailfinance.com.au
+61 404 442 211
Monday to Friday, 7:00am to 6:30pm Melbourne time

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Member, Finance Brokers Association of Australia and the Australian Institute of Business Brokers

Changes to this policy

We update this policy when our practices or the law change. The current version always appears on this page, and material changes will be reflected here rather than notified individually. If you would like a copy in another format, ask and we will send one.

Version 1.0. Effective 25 August 2026. Next review: August 2027.

Prevail Finance Pty Ltd · 58 Poath Road, Hughesdale VIC 3166 · priyank@prevailfinance.com.au · +61 404 442 211
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