PRIVACY POLICY

Larapinta Private

Effective date: 30 October 2026

Read about how Larapinta Private Pty Ltd ACN **696 380 677** (**us**, **we** or **our**) collects, protects, uses and shares your personal information.

1. Privacy commitment

Your privacy is important to us. We are committed to protecting your privacy and we want to ensure that you have a clear understanding about the information we collect about you, how we use it and who we share it with.

We provide a number of products and services that require us to collect, store, share and use your personal information. This Privacy Policy applies when you use our products or services or interact with our website. It sets out how we collect information about you, how we use it and how we keep it secure.

This Privacy Policy also incorporates our Credit Reporting Policy which sets out how we use any credit information we collect.

We may change this Privacy Policy by publishing changes to it on our website. Please check our website regularly to ensure that you are aware of any changes to this Privacy Policy.

2. What information do we collect?

Personal information is information about you that is reasonably identifiable (i.e. name, email address, contact details).

Credit information is personal information that is collected in connection with a credit application. This includes identification information, default information or repayment history information.

In this Privacy Policy we use the term **personal information** to refer to both personal information and credit information.

The information we may collect (and hold) about you includes:

- name, address, email address, date of birth, phone number(s);
- tax file number;
- information about dependents or family members;
- bank account details or credit or debit card details;
- Medicare number, pension card number;

- accounting and financial information;
- occupation, employment history and details;
- family commitments and social security eligibility;
- financial needs and objectives;
- assets and liabilities (current and future), income, expenses;
- superannuation and insurance details;
- risk profile details;
- details of your interactions with us;
- location information;
- any other relevant information that you give to us for the purpose of providing you with our products or services.

Depending on the services we provide to you we may also collect sensitive information from you such as health information in connection with insurance application forms.

We collect personal information either directly from you or from other people such as:

- related entities;
- suppliers and service providers in connection with providing our products and services;
- your advisers;
- banks, financial institutions and other financial product providers;
- your employer;
- fund managers;
- superannuation funds;
- life insurance companies;
- public sources.

We collect information when you:

- visit our website;
- submit application forms with us;
- participate in a phone call with us;
- email or otherwise correspond with us.

3. Why we collect, hold, use and disclose personal information

We will only use your personal information for the purposes for which it was collected (primary purpose) or for a purpose related to the primary purpose, if you would reasonably expect us to use the information for that purpose, or otherwise with your consent.

Our primary purposes for collecting, holding, using and sharing (disclosing) your personal information include:

- to provide our products and services and customer support;
- to send you information about events, products, services and opportunities that may be of interest to you;
- to conduct market research (where we contact you for feedback on our products or services);
- to run and improve our website including your experience with our website;
- to identify and control or minimise risks to our products or services;
- to enable us to detect and prevent suspicious or fraudulent activity;
- to monitor compliance with our terms and conditions;
- to provide information to our advisers, including lawyers and accountants, to help us comply with legal, accounting, or security requirements;
- to protect our legal rights, interests and the interests of others, including in connection with legal claims, compliance, regulatory and audit functions and ensuring data security;
- to verify your identity pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML Act);
- to comply with our legal obligations, resolve any disputes that we may have with any of our customers, and enforce our agreements with other people;
- for any purpose related to the above.

4. Do we use your personal information for direct marketing?

Yes we do. However, you can decide not to receive marketing material from us at any time by contacting us using the details set out below or by using the unsubscribe link in any email/SMS.

5. Sharing (disclosing) your information

We share your personal information with:

- our related entities;
- suppliers and service providers in connection with providing our products and services;
- payment systems operators;
- banks or other financial institutions;
- fund managers;
- superannuation funds;
- life insurance companies;
- financial product issuers;
- a purchaser of our business;
- specific people authorised by you to receive information held by us;

- government agencies, regulatory bodies and law enforcement agencies, or as required, authorised or permitted by law.

Information that we provide to other people will be handled in accordance with their privacy policy.

6. Sharing (disclosing) your information outside Australia

We share (disclose) personal information outside of Australia to service providers located in Vietnam.

We take reasonable steps to ensure that any overseas recipient will deal with such personal information in a way that is consistent with the Australian Privacy Principles.

7. Using our website and cookies

We collect personal information about you when you use and access our website.

While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' or other similar tracking technologies on our website that help us track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser but our websites may not work as intended for you if you do so.

Advertising and remarketing. We use Google Ads, including its remarketing features, to show our advertisements to people who have visited our website. Google and other third-party vendors use cookies to show those advertisements on other websites, based on your previous visits to our website. You can opt out of personalised advertising by Google at any time through Google's My Ad Center (myadcenter.google.com). You can also block or delete cookies through your browser settings.

LinkedIn. We use the LinkedIn Insight Tag on our website, including our partner introduction page for accountants and other professional advisers and the page you see after sending us an enquiry. It allows LinkedIn to record visits to our website, such as the page address, your IP address, browser and device information, and the time of your visit, so that we can measure the performance of our LinkedIn advertising, including whether a visit led to an enquiry, and show our advertisements on LinkedIn to people who have visited our website. LinkedIn does not identify individual visitors to us. LinkedIn members can control how their data is used for advertising in their LinkedIn account settings, and anyone can opt out of LinkedIn's retargeting at linkedin.com/psettings/guest-controls/retargeting-opt-out. You can also block or delete cookies through your browser settings.

Meta (Facebook and Instagram). We use the Meta Pixel on our website, including the page you see after sending us an enquiry. It allows Meta to record visits to our website, such as the page address, your IP address, browser and device information, and the time of your visit, so that we can measure the performance of our advertising on Facebook and Instagram, including whether a visit led to an enquiry, and show our advertisements on those platforms to people who have visited our website. Meta does not identify individual

visitors to us. You can control how Meta uses your information for advertising in your Facebook or Instagram ad preferences, and you can also block or delete cookies through your browser settings.

Google Analytics. We use Google Analytics to understand how visitors use our website, such as which pages are viewed, how visitors arrive and whether they make an enquiry. Google Analytics uses cookies and collects information such as your IP address, device and browser type, and pages visited. Where you are signed in to a Google account and have enabled ad personalisation, Google may associate this information with your account to provide aggregated demographic and cross-device reporting (Google Signals). We do not use Google Analytics to identify you personally. You can learn how Google uses this data at policies.google.com/technologies/partner-sites and opt out at any time using the Google Analytics Opt-out Browser Add-on (tools.google.com/dlpage/gaoptout) or through Google's My Ad Center.

8. Links

Our website may contain links to websites operated by other people. Those links are provided for convenience and may not remain current or be maintained. We are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over or rights in any linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so please read them before using those websites.

9. How we hold your information to keep it safe

We hold your personal information in either electronic or hard copy form.

We take reasonable steps to protect your information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal information.

For example we:

- impose confidentiality requirements on our employees and train them about how to keep your information safe and secure;
- have policies and procedures in relation to document storage security and security measures to govern access to systems;
- implement firewalls and virus scanning tools to stop viruses and unauthorised access to our systems;
- destroy and de-identify data when it is no longer required.

However, we cannot guarantee the security of your information.

10. Rights to access your information or seek correction

You can access the personal information we hold about you by contacting us using the information below. Sometimes, we may not be able to provide you with access to all of your information and, where this is the case, we will tell you why. We may also need to verify your identity when you request your information.

If you think that any information we hold about you is inaccurate, please contact us and we will take reasonable steps to ensure that it is corrected.

11. Right to remain anonymous

You can choose not to provide us with personal information. However, if you do this, we may not be able to provide you with any products or services.

12. Do we disclose credit information to credit reporting bodies (CRB)?

We do not disclose any of your credit information to credit reporting bodies including for the purpose of requesting a credit check on you.

13. How to complain

If you think we have breached the Privacy Act, or you wish to make a complaint about the way we have handled your personal information, you can contact us using the details set out below. Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time.

If you are not satisfied with how we have dealt with your complaint you can contact the Office of the Australian Information Commissioner using any of the following details:

GPO Box 5218
Sydney NSW 2001
P: 1300 363 992
W: www.oaic.gov.au

14. Contact Us

For further information about our Privacy Policy or privacy practices, to access or correct your information, or make a complaint, please contact us using the details set out below:

Privacy Officer
T: 0401 355 365
E: privacy@larapintaprivate.com.au
A: PO Box 458, Yarra Junction VIC 3797