

# PRIVACY POLICY

**Effective Date:** 04/08/2026

## 1. Introduction

**Capricorn Credit Pty Ltd ACN 656 969 729** ("we", "us", "our") is committed to protecting your privacy and handling your personal information in an open and transparent manner.

This Privacy Policy explains how we collect, hold, use, disclose and otherwise manage personal information in accordance with the **Privacy Act 1988 (Cth)** and the Australian Privacy Principles.

By accessing or using our website at **capricorncredit.com.au** ("Website"), interacting with us, or providing us with your personal information, you acknowledge that you have read and understood this Privacy Policy.

## 2. What is Personal Information?

Personal information means information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether it is recorded in a material form or not.

## 3. Collection of Personal Information

We may collect personal information including:

- your name;
- residential or business address;
- telephone number;
- email address;
- date of birth;
- occupation or employment details;
- payment and billing information;
- account login credentials;
- identification documents where required;
- IP address and device information;
- website usage information; and
- any other information you voluntarily provide to us.

## 4. How We Collect Personal Information

We may collect personal information:

- directly from you when you contact us;
- when you complete online forms;
- when you subscribe to newsletters or marketing communications;
- when you purchase goods or services from us;
- when you create an account on our Website;
- through correspondence by email, telephone or post;
- through social media interactions;
- from publicly available sources;
- from our service providers and business partners; and
- automatically through your use of our Website.

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

## 5. Website and Analytics Information

When you visit our Website, we may automatically collect information including:

- IP address;
- browser type and version;
- operating system;
- device information;
- pages viewed;
- referral sources;
- date and time of access; and
- time spent on pages.

We may use analytics services including:

- Google Analytics;
- Google Tag Manager;
- Meta Pixel; and
- other analytics and tracking technologies.

These services may collect and process information regarding your use of our Website.

## 6. Cookies

Our Website may use cookies and similar technologies to:

- operate and improve Website functionality;
- remember user preferences;
- analyse Website traffic;
- personalise content;
- deliver targeted advertising; and
- improve user experience.

You may configure your browser to reject cookies or notify you when cookies are being used. However, some parts of the Website may not function properly if cookies are disabled.

## 7. Purposes for Which We Use Personal Information

We may use personal information for purposes including:

- providing our products and services;
- processing transactions;
- responding to enquiries;
- customer support;
- account administration;
- sending service-related communications;
- improving our Website and services;
- conducting research and analytics;
- marketing our products and services;
- complying with legal obligations;
- protecting our legal rights and interests; and
- any purpose otherwise permitted by law.

## 8. Disclosure of Personal Information

We may disclose personal information to:

- employees and contractors;
- professional advisers;
- IT and cloud service providers;
- website hosting providers;
- payment processors;
- marketing service providers;
- analytics providers;
- insurers;
- regulatory authorities;
- courts and tribunals; and
- other third parties where authorised or required by law.

We do not sell personal information to third parties.

## 9. Overseas Disclosure

Some service providers that assist us may store or process personal information outside Australia.

This may include service providers located in:

- Australia;
- New Zealand;
- the United States;
- the European Union; and
- other countries where our service providers operate.

By providing your personal information, you acknowledge that overseas recipients may be subject to different privacy laws than those in Australia.

We take reasonable steps to ensure overseas recipients handle personal information in a manner substantially consistent with Australian privacy laws.

## 10. Storage and Security

We take reasonable steps to safeguard personal information against:

- misuse;
- interference;
- loss;
- unauthorised access;
- modification; and
- disclosure.

Security measures may include:

- access controls;
- password protection;
- encrypted communications;
- secure cloud storage;
- staff training; and
- cybersecurity monitoring.

While we endeavour to protect personal information, no method of electronic transmission or storage is completely secure and we cannot guarantee absolute security.

## 11. Data Retention

We retain personal information only for as long as reasonably necessary:

- to fulfil the purposes for which it was collected;
- to provide our services;
- to comply with legal obligations;
- to resolve disputes; or
- to enforce our agreements.

When personal information is no longer required, we take reasonable steps to destroy or de-identify it.

## 12. Access to Personal Information

You may request access to personal information we hold about you.

We will respond to access requests within a reasonable period and in accordance with the Privacy Act.

In some circumstances permitted by law, we may refuse access. If access is refused, we will provide written reasons where required.

## 13. Correction of Personal Information

If you believe personal information we hold about you is inaccurate, incomplete, out of date, irrelevant or misleading, you may request that it be corrected.

We will take reasonable steps to correct the information where appropriate.

## 14. Third-Party Websites

Our Website may contain links to third-party websites.

We are not responsible for the privacy practices, content, or policies of those websites. We encourage you to review the privacy policies of any third-party sites you visit.

## 15. Notifiable Data Breaches

If we experience an eligible data breach under the Privacy Act, we will comply with our obligations under the **Notifiable Data Breaches Scheme**, including notifying affected individuals and the Office of the Australian Information Commissioner (OAIC) where required.

## 16. Complaints

If you believe we have breached the Privacy Act or mishandled your personal information, you may submit a complaint using the contact details below.

We will investigate your complaint and respond within a reasonable period.

If you are dissatisfied with our response, you may contact:

**Office of the Australian Information Commissioner (OAIC)**

Website: <https://www.oaic.gov.au>

Telephone: 1300 363 992

## 17. Changes to This Privacy Policy

We may update this Privacy Policy from time to time.

Any changes will take effect when published on our Website. We encourage you to review this Privacy Policy periodically.

## 18. Contact Us

If you have any questions about this Privacy Policy or the handling of your personal information, please contact:

**Capricorn Credit Pty Ltd**

Address: 16/201 Elizabeth Street, Sydney, NSW, 2000

Phone: (02) 9279 3355

Email: [enquiries@capricorncredit.com.au](mailto:enquiries@capricorncredit.com.au)