Privacy Policy

Effective 20 October 2026 | Version 1.0

1. Who we are

Arham Finance is the trading name of MIHIRKUMAR MAHENDRABHAI CHAMPANERI (ABN 83 392 164 916), authorised credit representative 527364 of Access Lending Group Pty Ltd (ABN 70 648 921 957), Australian Credit Licence 531308.

This policy explains how we handle personal and credit-related information in providing enquiries, credit assistance and related services. Our privacy contact is Mihir Champaneri: mihir@arhamfinance.com.au, 03 7065 0700, or Suite 10/1 Main St, Box Hill VIC 3128. You can request a copy of this policy free of charge.

2. Information we collect

Depending on the service you request, we collect contact and identity information; residential and employment history; residency and visa information; income, expenses, assets, liabilities and loan requirements; relevant business information; supporting documents; and application declarations, signatures and consent records. With appropriate authority, we may also collect relevant credit information from a credit reporting body or other permitted source.

Please provide only information needed for your enquiry or application. We obtain any additional consent required before collecting sensitive information. Do not send online banking passwords through our website forms, email or WhatsApp.

3. How we collect information

We collect information when you contact us, complete an enquiry or application, provide documents or communicate with our team. With appropriate authority, we may obtain relevant information from credit providers, credit reporting bodies, statement-retrieval or identity-verification services, employers, landlords, agents, guarantors and joint applicants. We explain relevant collection matters when requesting information.

You may make a general enquiry without identifying yourself where lawful and practicable. To provide credit assistance, we will usually need to identify you and obtain relevant information. If necessary information is not provided, we may be unable to assist.

4. Why we use information

We use relevant information to respond to enquiries, understand your requirements, verify information, assess and arrange credit assistance, communicate about your application, administer our services, meet applicable obligations and handle complaints. We seek consent for other uses where required. A website enquiry, calculator result or application is not credit approval.

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5. Who receives your information

Where necessary for your requested service and permitted by law or your authority, we disclose relevant information to suitable credit providers; our credit licensee, Access Lending Group Pty Ltd; our aggregation partner, Fintelligence Pty Ltd; authorised service providers and advisers; identity and statement-verification providers; and other parties involved in your application. We may also disclose information where required or authorised by law. We limit disclosures to what is relevant for the purpose.

A general enquiry does not authorise submission of a completed application to every lender. If you request an optional referral to an insurer or another service, we explain the referral and obtain any consent that is required.

6. Credit-related information

Where authorised, we may obtain relevant credit information as an access seeker to assist our review. Our Privacy Consent sets out the authorities requested for credit assistance and identifies Equifax as a credit reporting body. Information about Equifax and its privacy practices is available at www.equifax.com.au. Lenders may make their own enquiries and provide their own notices and consent requests.

We use credit-related information only as permitted for the relevant purpose. Contact us to ask what information we hold, how it has been used, or how to seek access or correction. This policy does not itself authorise a credit enquiry or replace an application-specific consent.

7. Storage, access and security

We store and manage our client and application records in Australia. Access to these records by Arham Finance staff and our support personnel is limited to Australia. We do not arrange overseas access to these records as part of our credit assistance service.

We hold records in electronic business, document and service systems. We take reasonable steps to protect information from misuse, interference, loss and unauthorised access, modification or disclosure. Our safeguards include restricted access, authenticated staff systems, encryption where appropriate, secure document handling and management of provider access. No internet service can guarantee absolute security.

8. Retention and disposal

We retain client and application records for seven years after the relevant application or service ends, unless a longer period is required by law or needed for an unresolved complaint, dispute or legal proceeding. We restrict use of retained records to the purposes for which retention is required.

When information is no longer required and no obligation to retain it applies, we take reasonable steps to securely destroy or de-identify it. Our retention and disposal process also covers archived records and backups; access remains restricted while disposal is completed.

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9. Website and third-party services

The website uses necessary session and security functions and stores a theme preference in your browser. When enabled, Google address suggestions process the address text you type through Google services. Manual address entry is available. Selecting the WhatsApp shortcut opens that service with a general enquiry draft; the shortcut does not automatically copy your application answers.

Google and WhatsApp operate under their own privacy notices and international infrastructure. Information processed by those services may be handled outside Australia, including in the United States. Our Australia-only record-management arrangements are not a guarantee about those providers' independent systems. See policies.google.com/privacy and www.whatsapp.com/legal/privacy-policy for their practices. You can use manual address entry or contact us by telephone instead.

We do not intentionally send client or application files overseas for our credit assistance service. If our arrangements change, we will update the relevant notices and take any steps required before making an overseas disclosure. Contact us with questions about a service before supplying information.

10. Access and correction

Contact our privacy contact to request access to information we hold about you or to ask for a correction. We may reasonably verify your identity and clarify your request. We respond under the applicable requirements. If access or a correction is refused where refusal is permitted, we explain the reason and available complaint options. Please tell us when your contact details change.

11. Marketing and electronic communication

You can ask us to stop sending marketing communications using the contact details above or an unsubscribe facility provided in a message. Necessary application and service communications may still be sent. Electronic delivery of credit disclosures follows the applicable consent and withdrawal arrangements; this policy is not a substitute for that consent.

12. Complaints and policy changes

To complain about our handling of information, contact mihir@arhamfinance.com.au or 03 7065 0700, or write to our postal address. Explain what happened, any relevant reference and the outcome you seek. We will investigate and respond within the applicable timeframe, generally within 30 days for a privacy complaint. We will explain if more time is needed and any applicable external complaint options.

If unresolved, you may be able to complain to the Australian Financial Complaints Authority (AFCA) where the complaint falls within its jurisdiction, or to the Office of the Australian Information Commissioner (OAIC). See www.afca.org.au or www.oaic.gov.au for current complaint information.

We review this policy when our practices change. The current version is available through our website or on request. Effective date: 20 October 2026. Version: 1.0.