Website Terms of Use

To customise our website for you, for statistical purposes, to identify if you have accessed a Third Party website and for security purposes.

**IP addresses**

Your IP address is the identifier 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.

**Online applications**

When you send a completed online application on to us, we retain the information contained in that application. We are able to then use that information on to provide any financial services that you require.

You can also suspend and save online applications, so you can complete and send the applications later. If you suspend or save your application, the informal on that you have entered will be retained in our systems so that you may recover the information on when you resume your application. Online applications that have been suspended or saved may be viewed by us.

**Security of information**

The security of your information is very important to us. We regularly review developments in security and encryption technologies. Unfortunately, no data transmission over the internet can be guaranteed as totally secure. We take all reasonable steps to protect the information in our systems from misuse, interference, loss, and any unauthorised access, modification on or disclosure. If we no longer require your information, and we are legally permitted to, we will take all reasonable steps to destroy or de-identify the information. We take reasonable steps to preserve the security of cookie and personal information on 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).

**Direct marketing**

We will not use or disclose sensitive information about you for direct marketing purposes unless you have consented to that kind of use or disclosure. We may use your personal information for direct marketing purposes. If you do not wish to receive direct marketing communications from us or from other organisations or wish to know the source of the information being used, you may submit a written request to [hello@sertified.finance](mailto:hello@sertified.finance) , We will respond to your request as soon as practicable.

**Disclosure to overseas entities**

We do not generally disclose personal information obtained from cookies to overseas entities in the course of our activities. Please contact us on 1300 041 014 if you would like further information.

**Disclaimer**:  This website is designed to provide you with information only. This information contained within does not take into account your needs, objectives or financial situation. To understand whether a credit product is right for you, speak to one of our licensed Finance Brokers. Terms, conditions, fee’s, charges and minimum loan amounts may apply. Credit is subject to approval by the credit provider under their responsible lending policy.