

MONEY AT 60

A Starts at 60 Group Company

Privacy Consent and Electronic Communications

Important information about how we handle your personal information

Money at 60 Pty Ltd | ABN 23 694 415 337

Credit Representative Number 577820

Authorised under Invictus Finance Solutions Pty Ltd

ACN 126 082 960 | Australian Credit Licence 392962

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Your privacy

Money at 60 Pty Ltd is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). This document explains how we collect, use, store, and disclose your personal information, and your rights in relation to it.

What personal information we collect

To provide you with credit assistance, we may collect the following types of personal information:

- Your name, date of birth, and contact details (address, phone number, email)
- Proof of identity (such as a driver's licence or passport)
- Your financial information, including income, expenses, assets, and liabilities
- Details about your property, including its address and estimated value
- Information about any existing mortgages or loans secured against your property
- Information about your Centrelink or pension entitlements
- Your employment status and history
- Health information, where relevant to assessing your suitability for a reverse mortgage (for example, if you have specific care needs that affect your financial requirements)

We collect this information directly from you, and in some cases from third parties such as lenders, valuers, solicitors, financial advisers, Centrelink, or credit reporting bodies.

Why we collect your personal information

We collect your personal information for the following purposes:

- To assess your circumstances and provide credit assistance in your best interests
- To conduct a preliminary assessment of whether a reverse mortgage is suitable for you
- To compare products from the lenders on our panel
- To prepare and submit loan applications on your behalf
- To comply with our legal and regulatory obligations, including responsible lending, best interest duty, and record-keeping requirements
- To manage our relationship with you, including responding to your enquiries
- To improve our services and develop our business

If you choose not to provide us with the information we request, we may not be able to assess your circumstances properly or provide you with credit assistance.

Who we may share your personal information with

We may disclose your personal information to the following parties, where it is necessary for the purposes described above:

- Lenders on our panel (currently Heartland Finance, Household Capital, and Brighten) for the purpose of assessing and processing your loan application
- Our licensee, Invictus Finance Solutions Pty Ltd, for compliance and regulatory purposes
- Our aggregator, LMG, for compliance and regulatory purposes
- Valuers, solicitors, and other professionals involved in your loan application

- Credit reporting bodies, where required
- Government agencies, including Centrelink and the Australian Taxation Office, where required by law
- Third party service providers who assist us in providing our services, including technology providers, document management services, and customer relationship management platforms
- Any other party where you have provided your consent or where we are required or authorised by law to do so

Overseas disclosure

Your personal information may be disclosed to parties located overseas, including in the Philippines and the United States, for administrative and support purposes. This may include cloud-based storage and technology service providers.

Where we disclose your information overseas, we take reasonable steps to ensure that the overseas recipient handles your information in accordance with the Australian Privacy Principles.

Sensitive information

We will only collect sensitive information (such as health information) with your consent and where it is reasonably necessary for the services we provide. For example, we may collect health information where it is relevant to understanding your financial needs in retirement.

Direct marketing

From time to time, we may use your personal information to send you information about our services, educational content about reverse mortgages and retirement funding, or other communications that may be of interest to you. We will not use sensitive information for direct marketing purposes without your explicit consent.

You may opt out of receiving direct marketing communications at any time by contacting us or using the unsubscribe facility in any electronic communication we send you.

How we store and protect your information

We take reasonable steps to protect your personal information from misuse, interference, loss, and unauthorised access, modification, or disclosure. Your information is stored in secure electronic systems with access restricted to authorised personnel.

We retain your personal information for a minimum of 7 years after our relationship with you ends, in accordance with our legal and regulatory obligations. After this period, we will take reasonable steps to destroy or de-identify your information.

Your rights

Access: You have the right to request access to the personal information we hold about you. We will respond within 7 days and provide access within 30 days.

Correction: If you believe any information we hold is inaccurate, incomplete, or out of date, please contact us and we will take reasonable steps to correct it.

Complaints: If you believe we have breached the Australian Privacy Principles, you may make a complaint to us. We will acknowledge your complaint within 7 days and provide a decision within 30 days. If you are not satisfied, you may refer your complaint to the Office of the Australian Information Commissioner (OAIC).

Website	www.oaic.gov.au
Phone	1300 363 992
Email	enquiries@oaic.gov.au

Electronic communications

To provide you with efficient and timely service, we may communicate with you electronically. This section explains how we use electronic communications and what you are consenting to.

Types of electronic communication

With your consent, we may communicate with you by:

- Email, to your nominated email address
- SMS or text message, to your nominated mobile phone number
- Secure messaging through our online client portal, if available in the future
- Video conferencing for consultations and meetings

What we may send electronically

Electronic communications may include:

- This Privacy Consent document and our Credit Guide
- Preliminary assessment documents and loan recommendations
- Loan application updates and status notifications
- Copies of documents for your review and signature
- Educational information about reverse mortgages and retirement funding
- Requests for additional information or documentation
- General correspondence related to your enquiry or application
- Marketing communications (subject to your opt-out rights described above)

Important information about electronic communications

- Electronic communications may not be secure. While we take reasonable steps to protect information sent electronically, there is a risk that communications may be intercepted, corrupted, or not delivered.
- You are responsible for ensuring your nominated email address and mobile phone number are correct and current. If your contact details change, please let us know promptly.
- You should check your email regularly (including spam or junk folders) to ensure you receive our communications in a timely manner.
- Some electronic documents may require specific software to view (for example, a PDF reader). We will endeavour to send documents in commonly used formats.

- If you prefer to receive any communication in hard copy (paper) form, you may request this at any time. There is no additional charge for paper copies.

You may withdraw your consent to receive electronic communications at any time by contacting us. If you withdraw your consent, we will communicate with you by post or other non-electronic means. This may result in some delays.

How to contact us

Phone	07 7500 3060 (Monday to Friday, 9am to 5pm AEST)
Email	admin@moneyat60.com.au
Postal address	Money at 60 Pty Ltd, 20 Hockings Street, West End, QLD 4101
Website	www.moneyat60.com.au

For full details of our privacy practices, please refer to our Privacy Policy, available on our website or upon request. Our Privacy Policy is based on the LMG Consumer Privacy Policy and the Australian Privacy Principles under the Privacy Act 1988 (Cth).

Your consent

By signing below, you acknowledge and confirm that:

1. You have read and understood this Privacy Consent and Electronic Communications document.
2. You consent to Money at 60 Pty Ltd collecting, using, storing, and disclosing your personal information in the manner and for the purposes described in this document.
3. You consent to Money at 60 Pty Ltd disclosing your personal information to the parties described in this document, including parties located overseas.
4. You consent to the collection of sensitive information where it is relevant to assessing your suitability for a reverse mortgage, as described in this document.
5. You consent to receiving communications from Money at 60 Pty Ltd by electronic means, including email and SMS, to the contact details you have provided.
6. You understand that you may withdraw your consent at any time by contacting Money at 60 Pty Ltd using the contact details provided in this document.
7. You understand that you may opt out of direct marketing communications at any time.
8. You understand that you have the right to request access to and correction of the personal information held about you.
9. You understand that if you have a privacy complaint, you may raise it with Money at 60 Pty Ltd in the first instance, and if not satisfied, with the Office of the Australian Information Commissioner.

This consent is provided voluntarily. You are under no obligation to provide your consent. If you choose not to provide your consent, we may not be able to provide you with credit assistance services.

We encourage you to discuss this document with your family or a trusted person before signing.

Acknowledgement and signature

Client 1

Full name:

Signature:

Date:

Client 2 (if applicable)

Full name:

Signature:

Date:

Important disclaimer

The information provided in this document is on the understanding that it is for illustrative and discussion purposes only. Whilst all care and attention is taken in its preparation, any party seeking to rely on its content or otherwise should make their own enquiries and research to ensure its relevance to their specific personal and business requirements and circumstances. Terms, conditions, fees and charges may apply. Normal lending criteria apply. Rates subject to change. Approved applicants only.