

Privacy Policy

This Privacy Policy describes how INFINI CONCEPTS PTY LTD ("**Burj Finance**", "**we**", "**us**" or "**our**") collects, uses, discloses and manages your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs). By engaging our services or using our website, you consent to the practices described in this Policy.

Last updated: May 2026

1. Information We Collect

We collect personal information that you provide directly to us, including:

- Your name, contact details, and identification documents
- Financial information and employment details
- Information automatically collected when visiting our website (including IP addresses, browser type, and pages visited)
- Information from third parties such as credit reporting agencies and lenders, obtained with your prior consent

2. How We Use Your Information

We use your personal information for the following purposes:

- To assess your finance application and match you with suitable lending products
- To communicate with you about your application, our services, and relevant updates
- To comply with legal and regulatory obligations, including anti-money laundering and responsible lending requirements
- To conduct credit checks and verify your identity, with your consent

3. Information Sharing

We may share your personal information with the following parties:

- Lenders and financial institutions, to process your finance application
- Credit reporting agencies, to conduct credit assessments
- Third-party service providers who assist in delivering our services, subject to confidentiality obligations

We will not sell, rent, or trade your personal information to third parties for marketing purposes.

4. Data Security

We implement appropriate technical and organisational measures to safeguard your personal information, including:

- Encryption of all sensitive data during transmission and storage
- Restriction of access to personal information to authorised personnel only

- Regular review and updating of our security policies and practices

5. Data Retention

We retain your personal information for as long as necessary to fulfil the purposes for which it was collected and to comply with our legal obligations under applicable Australian law.

Minimum Retention Period

7 Years

Financial records are retained for a minimum of seven (7) years as required by Australian law. Where we are not legally required to retain your information, we will delete or anonymise it upon your written request.

6. Your Rights

Under the *Privacy Act 1988* (Cth) and the APPs, you have the following rights regarding your personal information:

- To access the personal information we hold about you
- To request correction of inaccurate or incomplete information
- To request deletion of your personal information, subject to legal retention requirements
- To withdraw consent for certain processing activities
- To lodge a complaint with the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au

7. Cookies and Tracking

Our website uses cookies and similar tracking technologies to enhance your browsing experience and analyse site traffic.

- You may manage or disable cookie preferences through your browser settings at any time
- We use analytics tools to understand how visitors interact with our website

Our website may contain hyperlinks to third-party websites. We are not responsible for the privacy practices or content of those external sites and encourage you to review their respective privacy policies.

8. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, legal obligations, or regulatory requirements. Any material changes will be posted on this page with an updated revision date.

Continued use of our services following the posting of changes constitutes your acceptance of the revised Privacy Policy. We encourage you to review this Policy periodically.

9. Questions & Complaints

If you have questions about this Privacy Policy, wish to access or correct your personal information, or wish to make a privacy complaint, please contact our Privacy Officer:

Email	support@burj.com.au
Phone	1300 326 186
Address	2.22/4 Columbia Court, Norwest NSW 2153

If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC): **www.oaic.gov.au** | 1300 363 992

INFINI CONCEPTS PTY LTD · ABN: 48 640 941 279 · Australian Credit Licence: 556407

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