PRIVACY POLICY

1 INTRODUCTION

(a) This Privacy Policy explains how AffordaLive Pty Ltd, ABN/ACN 52 700 935 940 (we, us or our) collects, holds, uses, discloses, protects and otherwise handles personal information in connection with the Website, Platform, Products and related services.

(b) In this Privacy Policy, references to “you” and “your” mean an individual whose personal information we handle under this Privacy Policy.

(c) In this Privacy Policy:

(i) Account means an account created to access any account-based feature of the Platform;

(ii) Platform means the AffordaLive website, software, calculators, tools, report-generation systems, Account functionality, Subscription features and related digital services;

(iii) Product means any free or paid calculator, tool, Report, Subscription, feature, product or service made available through the Platform;

(iv) Report means a digital report generated through the Platform using information provided by a user, automated calculations and third-party data;

(v) Subscription means a paid recurring Product that provides access to specified features, usage limits or Report entitlements; and

(vi) Website means the website available at https://affordalive.com.au and any replacement or related website operated by us.

(d) We take our privacy obligations seriously and are committed to handling personal information responsibly, transparently and in accordance with applicable privacy laws.

(e) This Privacy Policy describes:

(i) the kinds of personal information we collect;

(ii) how and why we collect, hold, use and disclose personal information;

(iii) the circumstances in which personal information may be disclosed to service providers, other third parties or overseas recipients;

(iv) how we use automated processing in connection with the Platform and Products;

(v) how we protect, retain, delete and deidentify personal information;

(vi) how you may request access to or correction of your personal information; and

(vii) how you may make a privacy complaint or contact us about a privacy concern.

(f) By using the Platform, purchasing a Product, submitting information to us or otherwise interacting with us, you acknowledge that we will handle your personal information in accordance with this Privacy Policy.

(g) Where consent is required by law for a particular collection, use or disclosure, we will seek that consent separately. You may withdraw your consent where permitted by law, although this may affect our ability to provide certain features or services.

(h) Where lawful and practicable, you may browse public parts of the Website or use features that we make available without identifying yourself or creating an Account.

(i) This Privacy Policy does not limit any right or remedy you may have under applicable privacy, consumer protection or other laws.

(j) We may update this Privacy Policy from time to time to reflect changes to our practices, technology, services, service providers or legal obligations.

(k) The current version will be published on the Website together with its effective date. Where a change is material, we will take reasonable steps to notify affected users.

(l) Questions, concerns or complaints about this Privacy Policy or our handling of personal information may be directed to:

Email: contact@affordalive.com.au

2 TYPES OF PERSONAL INFORMATION WE COLLECT

(a) The kinds of personal information we may collect depend on how you interact with us and which Products or features you use.

(b) Personal information we may collect includes:

- (i) your name;
- (ii) your email address;
- (iii) your telephone number;
- (iv) your residential, mailing or property address;
- (v) your age, date of birth or confirmation that you are at least 18 years old;
- (vi) information about your household, including relationship status, dependants, household size and other occupants;
- (vii) information about your income, employment, savings, assets, expenses, liabilities, debts, borrowing position and financial commitments;
- (viii) information about your housing circumstances, including whether you rent, own or are seeking to rent or buy;
- (ix) information about your property preferences, budget, target locations, suburbs and property criteria;
- (x) information you provide through calculators, questionnaires, surveys, forms, customer support requests, promotions or feedback;
- (xi) information about another person that you provide to us, such as a partner, co-applicant, household member or dependant;
- (xii) transaction information, including the Product purchased, amount paid, payment status, transaction identifiers and billing details;
- (xiii) limited payment-related information provided by our payment service provider, noting that we do not ordinarily receive or store complete payment card details;
- (xiv) account information, login details and records of your use of Subscription features, where applicable;
- (xv) communications between you and us, including emails, support enquiries and complaint records;
- (xvi) information about how you access and use the Website or Platform, including your IP address, browser type, device type, operating system, approximate location, referral source, pages viewed, dates and times of access, session information and diagnostic data;
- (xvii) cookie identifiers, analytics information and similar online activity data, where those technologies are used;
- (xviii) marketing preferences and records of any consent you provide;
- (xix) information available from public, commercial or third-party data sources used to operate or improve the Platform or generate Products; and
- (xx) any other personal information you voluntarily provide or that we are authorised or required by law to collect.

(c) Information associated with a purchase may also be transmitted to our payment service provider as transaction metadata where reasonably necessary to process, administer or prevent fraud in connection with the transaction. Depending on the checkout configuration in use, this metadata may include information submitted for the generation of a Report, such as financial, household, property-preference or location information.

(d) Our payment service provider may retain transaction records and associated metadata in accordance with its own legal, regulatory, security and records-management requirements.

(e) We take reasonable steps to minimise the personal information included in payment metadata and will update this Privacy Policy if our payment-processing arrangements materially change.

(f) We may in future collect additional financial information, such as credit-related information or credit scores, only where this is necessary for a clearly disclosed feature and we have an appropriate legal basis to do so.

(g) We do not intentionally collect sensitive information unless:

  (i) it is reasonably necessary for one or more of our functions or activities;

  (ii) you have consented to the collection; or

  (iii) the collection is otherwise authorised or required by law.

(h) You should not provide sensitive information through the Platform unless we specifically request it and explain why it is required.

3 PERSONAL INFORMATION OF MINORS

(a) The Platform and Products are intended for use by individuals who are at least 18 years old.

(b) We do not knowingly request or collect personal information directly from individuals under 18 years old for the purpose of allowing them to purchase Products, create an Account or use paid features.

(c) Information about a child or dependant may be provided by an adult where it is reasonably relevant to the adult’s household circumstances or housing-affordability assessment.

(d) An adult who provides personal information about a child or dependant must:

  (i) be authorised to provide that information;

  (ii) provide only information that is reasonably necessary for the relevant purpose; and

  (iii) not provide sensitive information unless we specifically request it and explain why it is required.

(e) If we become aware that we have collected personal information directly from an individual under 18 without appropriate authority or consent, we may take reasonable steps to:

  (i) restrict or close the relevant Account;

  (ii) delete or deidentify the information, subject to legal and record-keeping requirements; and

  (iii) contact a parent, guardian or other authorised representative where appropriate.

(f) A parent, guardian or authorised representative may contact us to request access to, correction of or deletion of a minor’s personal information using the contact details in this Privacy Policy.

(g) We may require reasonable evidence of identity, authority or guardianship before acting on a request.

4 HOW WE COLLECT PERSONAL INFORMATION

(a) We may collect personal information directly from you when you:

  (i) visit, access or use the Website or Platform;

  (ii) use a calculator, questionnaire, form or other interactive feature;

  (iii) request, purchase or receive a Product;

  (iv) create, access or manage an Account or Subscription;

  (v) provide information for the generation of a Report;

(vi) contact us by email, telephone, online form or another communication channel;

(vii) submit a support request, complaint, survey response or feedback;

(viii) subscribe to marketing communications or participate in a promotion; or

(ix) otherwise provide personal information to us.

(b) We may also collect personal information from:

(i) a partner, co-applicant, household member or other person authorised to provide information on your behalf;

(ii) an organisation that lawfully provides you with access to the Platform or arranges a Product on your behalf;

(iii) our payment, hosting, report-generation, email-delivery, analytics, security and other service providers;

(iv) publicly available sources;

(v) commercial or government data sources used to operate the Platform or generate Products; and

(vi) other third parties where you have consented to the disclosure or the collection is otherwise authorised or required by law.

(c) Where another person provides personal information about you, we may rely on that person to have your authority to do so. We may take reasonable steps to notify you of the collection where required by law.

(d) We may require identifying or contact information where it is reasonably necessary to:

(i) generate or deliver a paid Report;

(ii) process a payment or refund;

(iii) create or manage an Account or Subscription;

(iv) provide support;

(v) address fraud, misuse or security concerns; or

(vi) comply with legal obligations.

(e) When you use the Website or Platform, we may automatically collect technical and usage information through:

(i) server logs;

(ii) cookies;

(iii) pixels, tags and similar technologies;

(iv) analytics tools;

(v) device and browser identifiers; and

(vi) security, fraud-prevention and diagnostic systems.

(f) This information may include your IP address, browser type, device type, operating system, approximate location, referral source, pages viewed, session activity, dates and times of access and error or diagnostic information.

(g) Cookies are small data files stored on or accessed through your device. They may be used to:

(i) enable core Website and Platform functions;

(ii) remember settings and preferences;

(iii) maintain sessions and security;

(iv) understand how the Website and Platform are used;

(v) measure performance; and

(vi) support analytics or marketing where permitted.

(h) You can manage or disable cookies through your browser or device settings. Disabling certain cookies may affect the availability or operation of parts of the Website or Platform.

(i) Where we use an analytics provider, that provider may collect and process information in accordance with its own privacy terms. If we publish a Cookies Policy, further details about the cookies and similar technologies we use will be set out in that policy.

(j) We will disclose through the Website or Platform any third-party analytics, advertising or tracking technologies that we use, and will obtain consent where required by applicable law.

5 USE OF YOUR PERSONAL INFORMATION

(a) We may collect, hold, use and disclose personal information for purposes including:

(i) providing, operating and administering the Website, Platform, Products, Reports, Accounts and Subscriptions;

(ii) generating calculations, estimates, comparisons, classifications, rankings, projections and Reports based on information you provide;

(iii) processing purchases, payments, refunds and transaction records;

(iv) delivering Reports, receipts, service messages, security alerts and other communications connected with your use of the Platform;

(v) verifying identity, managing Accounts and controlling access to paid or restricted features;

(vi) responding to enquiries, support requests, complaints, access requests and correction requests;

(vii) maintaining business, accounting, tax, legal, security and administrative records;

(viii) monitoring, maintaining, securing, troubleshooting and improving the Website, Platform and Products;

(ix) detecting, investigating and preventing fraud, misuse, unauthorised access, security incidents and unlawful activity;

(x) conducting analytics, research, testing and product development using personal information or deidentified information, as appropriate;

(xi) managing our relationships with service providers, contractors, professional advisers, organisations that provide authorised access to the Platform and other business partners;

(xii) complying with legal, regulatory, taxation, accounting and reporting obligations;

(xiii) enforcing our agreements, protecting our rights and resolving disputes;

(xiv) responding to lawful requests from courts, regulators, law enforcement bodies and government authorities;

(xv) sending service-related, administrative and transactional communications; and

(xvi) sending marketing or promotional communications where you have consented or where otherwise permitted by law.

(b) We may use the personal and financial information you provide to generate and deliver a Product for the purposes described above, including information about your income, savings, expenses, liabilities, household circumstances, property preferences and target locations.

(c) We may use automated systems, formulas, modelling, assumptions and third-party data to process that information and produce outputs, as described under “AUTOMATED PROCESSING AND DECISION-MAKING” below.

(d) We may disclose personal information to service providers and contractors that assist us with:

(i) payment processing;

(ii) website and cloud hosting;

(iii) database storage and infrastructure;

(iv) report and document generation;

(v) email and communications delivery;

(vi) analytics and performance monitoring;

(vii) cybersecurity, fraud prevention and technical support;

(viii) customer support;

(ix) accounting, legal, insurance and professional services; and

(x) other functions reasonably necessary to operate the Platform and provide the Products.

(e) Service providers used in connection with the Platform may include:

(i) Stripe for payment processing;

(ii) Netlify for website hosting and related infrastructure;

(iii) Browserless or another disclosed provider for report or document generation; and

(iv) Resend or another disclosed provider for email delivery.

(f) The providers used may change from time to time. We will update this Privacy Policy or provide another appropriate notice where a change materially affects how personal information is handled.

(g) We may also disclose personal information:

(i) to an organisation that has lawfully provided you with access to the Platform or arranged a Product on your behalf, where the disclosure is reasonably necessary for that arrangement, has been disclosed to you and is permitted by applicable privacy law;

(ii) to a person you have authorised to receive a Report or other information;

(iii) in connection with a proposed or completed sale, merger, restructuring, financing or transfer of all or part of our business, subject to appropriate confidentiality and privacy safeguards;

(iv) where required or authorised by law; or

(v) with your consent.

(h) We will not sell your personal information.

(i) We will not disclose your personal information to real estate agents, mortgage brokers, lenders, insurers or other referral or lead-generation partners for their own marketing or sales purposes unless:

(i) you have separately and expressly consented to that disclosure;

(ii) we have clearly identified the proposed recipient or category of recipient and the purpose of the disclosure; and

(iii) the disclosure is otherwise permitted by law.

(j) Transactional and service communications are separate from marketing communications and may continue where reasonably necessary to provide a Product, administer an Account, address a security issue or comply with legal obligations.

(k) You may opt out of marketing communications at any time by following the unsubscribe instructions included in the communication or by contacting us.

(l) Opting out of marketing will not prevent us from sending necessary service, transaction, security or legal communications.

(m) We may disclose personal information to recipients located outside Australia where this is reasonably necessary to operate the Platform or provide the Products.

(n) Overseas recipients or infrastructure are likely to be located in the United States and may also be located in any other country identified in an applicable service-provider notice, cookie register or updated version of this Privacy Policy.

(o) Where required by applicable law, we will take reasonable steps before disclosing personal information overseas to ensure that the overseas recipient handles it consistently with applicable Australian privacy requirements.

(p) We may use deidentified or aggregated information for analytics, research, product development, reporting and business planning, provided that the information is not reasonably capable of identifying an individual.

6 AUTOMATED PROCESSING AND DECISION-MAKING

(a) We may use automated systems, formulas, modelling, assumptions and third-party data to process personal information and generate calculations, estimates, comparisons, classifications, rankings, projections and Reports.

(b) These automated processes may consider information such as:

- (i) your income, savings, expenses, liabilities and financial commitments;
- (ii) your household circumstances;
- (iii) your housing preferences, budget and target locations;
- (iv) property, rental and market data; and
- (v) assumptions and benchmarks used by the Platform.

(c) The outputs generated by these processes are intended to provide general information and automated estimates to assist with housing-affordability research.

(d) We do not use these outputs to make a legally binding decision about your eligibility for credit, insurance, housing, employment or another significant service.

(e) A lender, landlord, real estate agent, insurer, government body or other third party may make its own decision using its own information, criteria and processes. We do not control those decisions.

(f) Automated outputs may be incomplete, inaccurate, outdated or unsuitable for your circumstances and should not be treated as financial product advice, credit assistance, lending advice, legal advice, tax advice, property advice, a valuation or any other professional advice.

(g) You may contact us if you:

- (i) would like further information about how an automated output was generated;
- (ii) believe an output contains an error;
- (iii) would like us to review the information used to generate an output; or
- (iv) wish to request correction of personal information used by the Platform.

(h) Where reasonably practicable, we will review whether:

- (i) the personal information used was accurate and complete;
- (ii) the relevant automated process operated as intended; and
- (iii) a Report or other output should be corrected, regenerated or reissued.

(i) A request for review does not require us to disclose confidential information, proprietary algorithms, source code, trade secrets or information that we are prohibited by law from disclosing.

(j) You may submit a request using the privacy contact details set out in this Privacy Policy.

7 RETENTION AND DELETION

(a) We retain personal information only for as long as reasonably necessary for the purposes for which it was collected or for a related purpose permitted by law.

(b) Retention periods may depend on:

(i) the type and sensitivity of the information;

(ii) whether an Account or Subscription remains active;

(iii) the period for which a Report, purchase or support service must be administered;

(iv) legal, accounting, taxation and regulatory requirements;

(v) fraud-prevention, security and dispute-resolution requirements;

(vi) the retention practices of service providers; and

(vii) backup and system-recovery processes.

(c) Transaction information and information held by payment service providers may be retained for the period required by those providers to comply with their legal, regulatory, fraud-prevention and records-management obligations.

(d) When personal information is no longer reasonably required, we will take reasonable steps to delete it or deidentify it, unless retention is required or authorised by law.

(e) Information deleted from active systems may remain temporarily in backups, archives, logs or third-party systems until it is overwritten or deleted in accordance with applicable retention cycles.

(f) You may contact us to request deletion of personal information. We will assess the request in accordance with applicable law and may retain information where it remains reasonably necessary or must be retained by law.

8 SECURITY

(a) We take reasonable steps to protect personal information from misuse, interference, loss and unauthorised access, modification or disclosure.

(b) The security measures we use may include:

(i) access controls and authentication measures;

(ii) password protection and account-security controls;

(iii) encryption in transit and, where appropriate, at rest;

(iv) secure hosting and infrastructure services;

(v) restrictions on personnel and contractor access;

(vi) system monitoring, logging and vulnerability management;

(vii) backup, recovery and incident-response processes;

(viii) service-provider due diligence and contractual safeguards; and

(ix) administrative policies, staff training and records-management practices.

(c) We limit access to personal information to personnel, contractors and service providers who reasonably require access to perform their functions.

(d) We may use third-party service providers to host, process, transmit, generate or store information. Those providers operate their own systems and security controls, and no service or transmission method can be guaranteed to be completely secure.

(e) You are responsible for taking reasonable steps to protect your information, including:

(i) keeping your Account credentials and email account secure;

(ii) using strong and unique passwords;

(iii) not sharing authentication details with another person;

(iv) using supported devices, browsers and security software; and

(v) notifying us promptly if you suspect unauthorised access, loss of information or a security incident.

(f) If we become aware of a suspected or actual data breach, we will investigate and take reasonable steps to contain, assess and remediate it.

(g) Where required by applicable law, we will notify affected individuals and the Office of the Australian Information Commissioner or another relevant authority.

(h) Despite the measures we take, we cannot guarantee that personal information will always be secure or that unauthorised access, cyberattacks, system failures or other security incidents will never occur.

9 LINKS TO THIRD-PARTY WEBSITES

(a) The Website, Platform, Products or Reports may contain links to websites, applications, services or resources operated by third parties.

(b) Those links are provided for convenience or informational purposes only and may not remain current, accurate or available.

(c) We do not control and are not responsible for:

(i) the content, availability, security or operation of a third-party website, application or service;

(ii) the privacy, data-handling or security practices of a third party;

(iii) any information, representation, product, service or offer made available by a third party; or

(iv) any loss arising from your access to or use of a third-party website, application or service, except to the extent that liability cannot lawfully be excluded.

(d) A link does not imply that we endorse, sponsor, approve or are affiliated with the relevant third party.

(e) Third-party websites, applications and services are governed by their own terms, privacy policies and security practices.

(f) You should review the applicable privacy policy and terms before providing personal information to or using any third-party website, application or service.

10 REQUESTING ACCESS TO OR CORRECTING YOUR PERSONAL INFORMATION

(a) You may request access to personal information we hold about you by contacting us using the details set out in this Privacy Policy.

(b) Your request should include:

(i) your name and contact details;

(ii) enough information to identify the records you are seeking; and

(iii) any preferred method for receiving the information.

(c) We may require reasonable evidence to verify your identity or authority before providing access to personal information.

(d) We will respond to an access request within a reasonable period and, where practicable, provide access in the manner requested.

(e) We may refuse or limit access where permitted or required by law, including where providing access would:

(i) unreasonably affect another person's privacy;

(ii) reveal information relating to legal proceedings, confidential negotiations or a commercially sensitive decision-making process;

(iii) create a serious threat to the life, health or safety of a person;

(iv) be unlawful; or

(v) be otherwise subject to an applicable legal exception.

(f) If we refuse or limit access, we will provide written reasons where required by law and explain how you may make a complaint.

(g) We may charge a reasonable fee for the administrative cost of providing access where permitted by law. We will not charge a fee for making an access request.

(h) If you believe that personal information we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, you may request that we correct it.

(i) We will take reasonable steps to assess and, where appropriate, correct the information within a reasonable period.

(j) If we refuse to make a requested correction, we will provide written reasons where required by law and explain how you may make a complaint.

(k) Where requested and required by law, we may take reasonable steps to notify relevant third parties of a correction.

(l) You may also ask us to associate a statement with the relevant information recording that you consider it to be inaccurate, out of date, incomplete, irrelevant or misleading.

(m) Requests may be submitted using the contact details under “CONTACT US” below.

11 COMPLAINTS

(a) If you have a complaint or concern about how we collect, hold, use, disclose, protect or otherwise handle your personal information, you may contact us using the details set out in this Privacy Policy.

(b) Your complaint should include:

- (i) your name and contact details;
- (ii) a description of the privacy issue;
- (iii) the relevant dates, communications or circumstances;
- (iv) any supporting information reasonably available to you; and
- (v) the outcome you are seeking.

(c) We may contact you to request further information or to verify your identity before investigating the complaint.

(d) We will acknowledge your complaint within a reasonable period and investigate it fairly, promptly and in accordance with applicable privacy laws.

(e) We will aim to provide a written response within 30 days after receiving sufficient information to investigate the complaint. If we require more time, we will notify you and explain the reason for the delay.

(f) Our response will set out:

- (i) the outcome of our investigation;
- (ii) any action we have taken or propose to take; and
- (iii) any further review or complaint options available to you.

(g) If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner or another regulator with jurisdiction over the complaint.

(h) You may submit a privacy complaint using the contact details under “CONTACT US” below.

12 CONTACT US

For further information about this Privacy Policy or our privacy practices, or to request access to or correction of your personal information, make a privacy complaint or exercise another privacy right, please contact us using the following details:

Legal Entity: AffordaLive Pty Ltd

Email: contact@affordalive.com.au

Website: https://affordalive.com.au

We may require reasonable information to verify your identity or authority before responding to a request involving personal information.

This Privacy Policy was last updated on 5 August 2026.