

Website Terms & Conditions

Terms governing access to and use of lendr360.com.au

Effective date: 19 August 2026

Version: 1.0

By using this website, you agree to these terms. If you do not agree, please do not use the website.

1. Website operator and credit status

This website is operated by Lucrum Services Pty Ltd ABN 58 693 471 466 trading as Lendr360 (Lendr360, we, us or our). Lendr360 is an Authorised Credit Representative 575722 of Fintelligence Pty Ltd ABN 80 625 017 174, Australian Credit Licence 511803. Lendr360 provides finance-broking and credit-assistance services within its authorisation; it is not the lender and does not itself approve or provide credit unless expressly stated.

2. General information only

Website content is general information prepared without considering your objectives, financial situation or needs. It is not legal, taxation, accounting, investment or financial-product advice. Before acting, consider whether the information is appropriate and obtain independent professional advice where needed.

3. No offer, approval or guarantee

Submitting an enquiry, completing a calculator, receiving an estimate or discussing an application does not create a loan contract and is not an approval or unconditional pre-approval. Any finance is subject to a lender's assessment, eligibility criteria, verification, valuation, documentation, satisfactory security and final approval. Rates, fees, repayments, terms, lender policies, available products and timeframes can change. We do not guarantee approval, a particular rate, the lowest price, a settlement date or that every lender or product in the market will be considered.

4. Our lender panel and recommendations

We can consider options from lenders available through our panel and accreditation arrangements. We do not compare every product or lender in Australia. The number and identity of panel lenders may change, and not every lender will be suitable or available for every applicant, asset or purpose. For regulated consumer credit, we comply with the responsible-lending obligations that apply to our services. Different rules may apply to business-purpose finance.

5. Calculators, examples and comparison information

Calculators and examples are estimates only. Results depend on assumptions and may exclude fees, taxes, duties, insurance, balloon or residual amounts, changes in rates and lender-specific rounding. They are not a quote or statement of borrowing capacity. Verify all figures and review the lender's documents before proceeding. Where a comparison rate is required by law, the relevant advertisement or disclosure will state the assumptions and warnings.

6. Your information and instructions

You must provide information that is accurate, complete, current and not misleading and promptly tell us if it changes. You must only submit information about another person if authorised to do so and after ensuring they receive any applicable privacy notice. We may rely on information and instructions that reasonably appear to come from you or an authorised representative. We may decline, pause or stop acting where information cannot be verified, instructions are unclear, conduct appears unlawful, or continuing would breach law, lender requirements or our authorisation.

7. Privacy and electronic communications

Our Privacy Policy explains how we manage personal and credit-related information. A separate privacy disclosure and consent may be required before a lender application or credit enquiry. By providing electronic contact details, you agree that we may communicate electronically about your enquiry and provide documents electronically where lawful. Marketing preferences can be changed at any time, but operational messages may continue where necessary.

8. Acceptable use

You must not:

- use the website unlawfully, fraudulently or in a way that infringes another person's rights;
- submit false, deceptive, defamatory, harmful or unauthorised information;
- attempt to gain unauthorised access to the website, systems, accounts or data;
- introduce malware, scrape or harvest data, overload the website, bypass security or interfere with operation;
- copy, modify, republish or commercially exploit website content except as permitted by law or with written consent; or
- use our brand, content or contact forms to impersonate Lendr360 or mislead another person.

9. Intellectual property

Unless otherwise stated, website content, design, text, graphics, logos and software are owned by or licensed to Lendr360 and protected by intellectual-property laws. You may view and print a reasonable copy for personal or internal business use. No other licence is granted. Third-party trade marks remain the property of their owners; their appearance does not imply endorsement unless expressly stated.

10. Third-party content and links

The website may contain lender information, links, tools or content supplied by third parties. We do not control third-party sites and are not responsible for their availability, security, terms, privacy practices or accuracy. A link is provided for convenience and does not necessarily constitute endorsement. You should review the third party's current documents before relying on its information.

11. Website availability and security

We aim to keep the website accurate and available but do not promise uninterrupted, error-free or secure access. We may change, suspend or withdraw content or functionality without notice. You are responsible for using appropriate device security and for independently checking important information.

12. Liability and statutory rights

Nothing in these terms excludes, restricts or modifies any guarantee, right, remedy or liability that cannot lawfully be excluded, including under the Australian Consumer Law. To the maximum extent permitted by law, Lendr360 is not liable for indirect or consequential loss arising solely from reliance on general website information, website unavailability, or third-party content. Where a statutory guarantee applies and liability can lawfully be limited, our liability is limited, at our option, to re-supplying the relevant service or paying the cost of having it supplied again. This clause does not limit liability for fraud, wilful misconduct, gross negligence or any liability that the law prohibits us from limiting.

13. Indemnity

To the extent permitted by law, you indemnify Lendr360 against reasonable loss arising directly from your unlawful use of the website, material breach of these terms, or submission of information you were not authorised to provide. This indemnity is reduced to the extent that our act or omission caused or contributed to the loss.

14. Complaints

If you have a complaint, contact us first at info@lendr360.com.au or call us on 1800 870 779. We will handle it fairly and promptly under our internal dispute-resolution process. You may also contact Fintelligence's Complaints Officer at complaints@afgonline.com.au or 1300 130 987. If unresolved within the applicable timeframe, you may contact AFCA free of charge at afca.org.au, info@afca.org.au or 1800 931 678.

15. Changes, severability and governing law

We may update these terms by publishing a revised version and effective date. Changes apply from publication and do not retrospectively alter an existing finance contract. If a provision is invalid or unenforceable, it is read down or severed to the minimum extent necessary and the remainder continues. These terms are governed by the laws of South Australia, Australia. Subject to any right to bring a claim elsewhere under applicable law, the courts of South Australia have non-exclusive jurisdiction.

16. Contact

Lucrum Services Pty Ltd ABN 58 693 471 466 trading as Lendr360; 1800 870 779; info@lendr360.com.au. Effective 27 August 2026.