

TERMS & CONDITIONS

*Last updated
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Welcome to fnsq.com.au (the "Website"), operated by Sioux Property Solutions Group Pty Ltd (ABN 12 662 331 544), trading as Finance Square Group, including our FNSQ Home, FNSQ Business and FNSQ Asset divisions ("Finance Square", "we", "us", "our"). By using this Website, you agree to the terms below. Please read them before you use the site or submit an enquiry.

01 Who We Are

Sioux Property Solutions Group Pty Ltd (ABN 12 662 331 544, ACN 662 331 544), trading as Finance Square Group, is a Credit Representative (Credit Representative Number 543438) of BLSSA Pty Ltd, which holds Australian Credit Licence No. 391237 and trades as Loan Market Group.

We provide credit assistance to consumers and businesses across Australia through our FNSQ Home, FNSQ Business and FNSQ Asset divisions.

02 Information on This Website Is General Only

Everything on this Website, including articles, calculators, guides to government schemes, and descriptions of loan types, is general information. It doesn't take into account your personal financial situation, needs or objectives, and it isn't personal financial or credit advice. Before you act on anything you read here, speak with one of our brokers about your specific circumstances, or seek your own legal, taxation or financial product advice from an appropriately licensed adviser.

Interest rates, fees, lending policies and government scheme eligibility criteria referenced on this Website change regularly, and without notice from lenders and government agencies. We make reasonable efforts to keep information current, but you should confirm current details with us or the relevant provider before making a decision.

03 Using This Website

You may use this Website for personal, non-commercial purposes to learn about our services and get in touch with us. You must not:

- use the Website in any way that breaches Australian law
- copy, scrape, reverse-engineer or resell content from this Website without our written permission
- interfere with the Website's security or normal operation
- submit false or misleading information through our forms or quizzes, including the Finance Square Score

04 Intellectual Property

All content on this Website, including text, graphics, logos, and the Finance Square, FNSQ Home, FNSQ Business and FNSQ Asset names, is owned by or licensed to us, and is protected by Australian copyright and trademark law. You may view and download pages for your own personal use, but you can't reproduce, distribute or publish any part of it without our written consent.

05 Links to Other Websites

This Website may link to third-party websites, including lenders, government agencies and industry bodies, for your convenience. We don't control these websites and aren't responsible for their content, accuracy or privacy practices. A link doesn't mean we endorse the linked site.

06 Consumer and Business Lending Are Treated Differently

Some of our services, particularly through FNSQ Business and FNSQ Asset, relate to credit provided wholly or predominantly for business purposes. Business-purpose credit is generally not regulated under the National Consumer Credit Protection Act 2009 (Cth) in the same way as consumer credit, such as most home loans arranged through FNSQ Home. This means some consumer protections referenced on this Website, including responsible lending obligations, may not apply in the same way to a business loan or an equipment finance facility. We will tell you clearly which rules apply to your specific application.

07 Liability

To the extent permitted by law, we exclude all liability for loss or damage arising from your use of this Website, including reliance on general information published here. Nothing in these terms excludes, restricts or modifies any right or remedy you have under the Australian Consumer Law that cannot lawfully be excluded.

08 Privacy

We handle personal information in line with our Privacy Policy ([img.broker/consumer-privacy](#)), which explains what we collect, why, and how you can access or correct it. By using this Website and submitting your details, including through the Finance Square Score or a strategy call booking, you agree to that Privacy Policy.

09 Complaints

If you're unhappy with our service, tell us first. Call Priya Dey on 0450 355 604 or email info@fnsq.com.au. We'll acknowledge your complaint promptly and work to resolve it. If resolving it will take longer than 30 days, we'll write to you and explain why.

If we can't resolve it to your satisfaction, you can take the matter to the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme that costs you nothing to use.

Online: www.afca.org.au | Email: info@afca.org.au | Telephone: 1800 931 678 (no cost to call)

Mail: GPO Box 3, Melbourne VIC 3001 | AFCA Membership Number 94619

10 Changes to These Terms

We may update these terms from time to time. The version published on this Website at the time you use it applies. We'll update the "last updated" date above whenever we make changes.

11 Governing Law

These terms are governed by the laws of Victoria, Australia. Any dispute relating to this Website is subject to the exclusive jurisdiction of the courts of Victoria.

12 Contact Us

Priya Dey: 0450 355 604 | info@fnsq.com.au | Melbourne, Australia

13 Important Disclaimer

The information provided on this site 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 your 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.

General information only — consider your circumstances before making financial decisions.