

Website Terms of Use

The Simply Group Pty Ltd trading as Simply Personal Loans
Last updated: July 2026

1. Introduction

Welcome to the Simply Personal Loans website (the **Website**). The Website is operated by The Simply Group Pty Ltd (ABN 58 630 831 266) trading as Simply Personal Loans. In these Website Terms of Use, **we**, **us** and **our** refer to The Simply Group Pty Ltd.

By accessing or using this Website, you agree to these Website Terms of Use. If you do not agree with these terms, you should not use the Website.

The Website is intended for Australian residents aged 18 years and over. We may update these terms from time to time. Any amended terms take effect when published on the Website, and continued use of the Website constitutes acceptance of the amended terms.

2. General Information and Finance Enquiries

The information on this Website is general information only. It does not take into account your objectives, financial situation or needs and should not be treated as personal financial, investment, legal or taxation advice.

Simply Personal Loans assists customers with enquiries and applications relating to personal loans, vehicle finance, asset finance, debt consolidation, business finance and other lending solutions. Submitting an enquiry through the Website does not guarantee that finance will be available or approved.

Finance is available to approved applicants only and is subject to lender eligibility requirements, credit criteria, fees, charges and applicable terms and conditions. Any information about products, features or possible finance options is general in nature and may change without notice.

3. Privacy

We respect your privacy and handle personal information in accordance with applicable privacy laws. Our collection, use, storage and disclosure of personal information is described in our Privacy Policy. Use of this Website and submission of information through an enquiry form are subject to that Privacy Policy.

4. Third-Party Products and Services

We may provide information about, or assist you to access, credit products and services supplied by third-party lenders or other providers. Those third parties are responsible for their own products, eligibility requirements, approvals, fees, charges and contractual terms.

Information on this Website about third-party products or services is a summary only. You should review the relevant lender or provider documentation and applicable terms before entering into any agreement. We do not guarantee that any third party will approve an application or offer a particular product, rate or term.

5. Permitted Use

You may use this Website for lawful personal purposes and to make genuine enquiries about our services. You must not use the Website in a way that is unlawful, fraudulent, misleading, harmful or that interferes with the security, operation or availability of the Website.

You must not, without our prior written permission, use automated tools to scrape or extract data; reproduce or distribute substantial Website content; attempt to reverse engineer Website systems or source code; introduce malicious code; attempt unauthorised access; or use the Website to send spam or other prohibited communications.

Information you provide through the Website must be true, accurate and complete to the best of your knowledge.

6. No Advice and No Guarantee of Approval

Nothing on this Website constitutes a recommendation that a particular credit product or lender is suitable for you. Any finance application is subject to assessment and approval by the relevant lender.

We do not guarantee approval, a particular interest rate, loan amount, repayment, timeframe or other outcome. Estimates, examples and indicative information are not binding offers.

7. Accuracy and Availability

We take reasonable care in preparing Website content, but information may become outdated or may contain errors or omissions. To the extent permitted by law, we do not warrant that Website content is complete, current, accurate or suitable for a particular purpose.

We may change, suspend, restrict or discontinue any part of the Website at any time. We do not guarantee uninterrupted access or that the Website will always be free from technical issues, viruses or other harmful components.

8. Intellectual Property

Unless otherwise stated, the Website and its content, including text, graphics, logos, branding, layout and other materials, are owned by or licensed to The Simply Group Pty Ltd and are protected by applicable intellectual property laws.

You may view and use Website content for your own personal, non-commercial purposes. You must not reproduce, modify, distribute, publish, commercially exploit or use our intellectual property without prior written permission, except where permitted by law.

9. Third-Party Links

The Website may contain links to third-party websites or resources. These links are provided for convenience and information only. We do not control or endorse third-party websites and are not responsible for their content, security, availability, privacy practices or services.

10. Limitation of Liability

To the maximum extent permitted by law, we are not liable for loss or damage arising from reliance on Website content, interruption or unavailability of the Website, use of third-party websites, or decisions made based on general information provided through the Website.

Nothing in these terms excludes, restricts or modifies any consumer guarantee, right or remedy that cannot lawfully be excluded, restricted or modified under the Australian Consumer Law or other applicable legislation.

11. Indemnity

To the extent permitted by law, you agree to indemnify The Simply Group Pty Ltd and its directors, employees, agents and contractors against loss, liability, cost or expense arising from your unlawful use of the Website or your material breach of these Website Terms of Use.

12. General

If any provision of these terms is found to be invalid or unenforceable, the remaining provisions continue in effect. A failure or delay by us in exercising a right under these terms does not waive that right.

These Website Terms of Use, together with any other terms or notices expressly incorporated by reference, govern your use of the Website.

13. Governing Law

These Website Terms of Use are governed by the laws of Queensland, Australia, and applicable laws of the Commonwealth of Australia. You submit to the non-exclusive jurisdiction of the courts of Queensland and the Commonwealth of Australia.

14. Contact Us

For questions about this Website or these Website Terms of Use, please contact The Simply Group Pty Ltd trading as Simply Personal Loans using the contact details published on the Website.