Live Mortgage Free – Privacy Policy & Website Terms

Effective Date: 24 June 2026
Welcome to Live Mortgage Free ('we', 'our', 'us'). By accessing or using this website, you agree to these Privacy Policy and Website Terms.

1. Who We Are

Live Mortgage Free is the registered business name of VIP Property Finance Pty Ltd, Credit Representative 551193, operating under Australian Credit Licence 389328. Our website provides mortgage education, mortgage coaching, personalised Mortgage Freedom Plans™, and information about mortgage and finance services.

2. Information We Collect

We may collect your name, email address, phone number, property and mortgage information, financial information you voluntarily provide, information submitted through forms, quizzes or bookings, and website usage information collected through cookies and analytics. We only collect information reasonably necessary to provide our services.

3. How Your Information Is Used

Your information may be used to prepare your Mortgage Freedom Plan™, contact you, arrange coaching appointments, refer your enquiry to an appropriately authorised Credit Representative, mortgage broker or Australian Credit Licence holder where we believe they may assist you, send educational content and marketing communications, improve our services, and comply with legal obligations. You may unsubscribe at any time.

4. Disclosure of Information & Lead Sharing

We respect your privacy. To provide you with specialised coaching, expert mortgage assistance, and tailored financial solutions, we may share, transfer, license, sell, or commercially disclose your personal information—including your contact details, mortgage profile, and inquiry data—to accredited Mortgage Free Coaches, licensed mortgage brokers, or authorised credit representatives. By submitting your information, requesting a plan, or engaging with our coaching services, you expressly consent to this sharing, commercial referral, or lead arrangement. We ensure shared information is limited to what is reasonably necessary and handled in accordance with Australian privacy laws.

5. Website Analytics & Cookies

We may use cookies, Google Analytics, Meta Pixel and similar technologies to improve website performance and understand visitor behaviour.

6. Data Security

We take reasonable steps to protect your personal information from unauthorised access, misuse, loss or disclosure. No online system can be guaranteed completely secure.

7. Access to Your Information

You may request access to or correction of your personal information by contacting us.

8. Website Information

Information on this website is general in nature and intended for educational purposes only. It does not constitute legal, taxation or financial advice. Any savings calculations or projections are illustrative only and actual outcomes depend on your circumstances.

9. Credit Assistance

Where credit assistance is provided, it will only be provided by an appropriately authorised Credit Representative operating under an Australian Credit Licence.

10. Intellectual Property

All website content, including text, graphics, logos, videos, reports, calculators, educational materials and the Mortgage Freedom Plan™ is protected by copyright. You may not reproduce or commercialise any material without prior written consent.

11. Limitation of Liability

To the maximum extent permitted by law, Live Mortgage Free and VIP Property Finance Pty Ltd exclude liability for any loss arising from use of this website. Nothing excludes rights under Australian Consumer Law.

12. External Links

We are not responsible for third-party websites linked from this site.

13. Changes to These Terms

We may update these terms from time to time. Continued use of the website constitutes acceptance of any updated version.

14. Governing Law

These terms are governed by the laws of New South Wales, Australia.

15. Contact Us

Email: help@livemortgagefree.com.au