

Is latitudefinancial.com.au legit? TrustSniffer's high-trust assessment: 80/100

latitudefinancial.com.au

Verdict

80

OUT OF 100

HIGH TRUST

latitudefinancial.com.au appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-02 by automated analysis. Classification confidence 75%.

What this site appears to be

Latitude Financial Services Australia promotes credit cards, personal loans, balance transfers, and interest-free retail financing, with account-login options, detailed offers, legal disclosures, Australian credit-license numbers, and a Melbourne address.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	Not available No registration record was returned	NOTED
Web archive	Archived since 2016 340 snapshots	CLEAR
Certificate	Encrypted connection Issued by DigiCert Global G2 TLS RSA SHA256 2020 CA1	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Public web-archive history exists since 2016.
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

The website is an established Australian financial-services platform presenting Latitude credit cards, personal loans, balance transfers, and interest-free retail financing, with account-management facilities and application-oriented product information.

Scam/Impersonation Risk

No contradictions, phishing indicators, brand-impersonation signals, or confirmed blacklist findings were observed. The site's established historical continuity, detailed financial-services content, visible legal identity, and clean external reputation support a legitimate interpretation. The homepage's published Federal Court notice concerning an ASIC case is an adverse legal disclosure, but it is presented openly and does not indicate impersonation.

- Domain age: 10.557 years; first observed on 2016-01-10.
- Archive history: 340 snapshots spanning 2016-01-10 to 2026-07-23, covering 11 years.
- External reputation checks recorded 0 malicious and 0 suspicious detections, with no confirmed blacklist hit.
- The homepage presents Latitude-branded credit cards, loans, account access, and legal notices without detected phishing or brand-impersonation indicators.

Regulatory Verification Notes

The site presents a coherent corporate identity for Latitude Financial Services Australia, a Melbourne address, product terms, legal disclosures, and Australian credit-license information. Its business model is consistent with mainstream consumer lending and retail finance. Licensing details should be treated as on-page disclosures rather than independently verified regulatory confirmation; no adverse third-party broker association was identified.

- The homepage identifies credit cards, personal loans, interest-free plans, balance transfers, and repayment tools.
- Legal and company pages provide entity, contact, leadership, investor-relations, and regulatory information.
- Hosting was observed on AS19551 (Incapsula Inc, US).
- TLS uses DigiCert Global G2 TLS RSA SHA256 2020 CA1 with OV validation, subject organization Latitude Financial Services Australia Holdings Pty Ltd, valid to 2026-10-08.

What to Verify Next

Before a regulated or high-value engagement, independently confirm the displayed credit-license details with the relevant Australian registry and validate official contact channels through a separately sourced corporate record. Product-specific rates, eligibility criteria, fees, and repayment obligations should also be checked against the applicable agreement before commitment.

- Product pages provide the offer, eligibility, and repayment context needed for independent comparison.
- Legal pages provide the identity and licensing details required for registry verification.
- Account-management pages distinguish credit-card and loan portals for channel validation.

Summary Verdict

The website presents as a legitimate, established, and trustworthy financial-services entity with no observed scam or impersonation contradictions. Its content, identity, historical continuity, reputation, and technical controls converge on a high-confidence legitimate posture.

Infrastructure Integrity

The site is protected by Incapsula CDN/WAF infrastructure, with observed edge IPs 45.60.107.138 and 45.60.62.138 on AS19551. This protection mitigates direct exposure of the service infrastructure but is a supporting control rather than proof of legitimacy.

Closing Assessment

Normal account login and standard use are appropriate, subject to ordinary financial suitability and contractual review before entering a new credit commitment.

Written analysis generated 2026-08-02 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of latitudefinancial.com.au.

- The request stayed on latitudefinancial.com.au. It was not redirected to another domain. CLEAR
- Registration is published under Corporation Service Company (Aust) Pty Ltd. CLEAR
- DNS for this domain is served by azure-dns.com, across 4 name servers. NOTED
- The earliest public archive of this site is from 2016-01-10. CLEAR

- It is hosted on INCAPSULA, from a server in US. NOTED

Domain intelligence

Registrar	Corporation Service Company (Aust) Pty Ltd
Hosting	INCAPSULA - Incapsula Inc, US
Country	US
Server IP	45.60.107.138
Name servers	ns1-08.azure-dns.com, ns2-08.azure-dns.net, ns3-08.azure-dns.org, ns4-08.azure-dns.info
SSL issuer	DigiCert Global G2 TLS RSA SHA256 2020 CA1
SSL expiry	2026-10-08
Domain age	Not available (no registration date was returned)
Domain expiry	Not available
Archive first seen	2016-01-10
Archive snapshots	340
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about latitudefinancial.com.au at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/latitudefinancial.com.au> · assessed 2026-08-02