

Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Key Information

Our full name	BLSSA Pty Ltd ACN 117 651 760
Address	Level 26, 111 Eagle Street, Brisbane, Queensland 4000
Phone	03 9070 4852
Email	broker.advice@loanmarketgroup.com
Australian Credit Licence Number	391237
Internal Complaints Officer Contact Details	BLSSA Complaints Level 15, 360 Elizabeth Street, Melbourne Victoria 3000, Australia Email: resolutions@loanmarketgroup.com Telephone: 03 9320 1082 or 1800 763 486 (free call)
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Residential

Australian Military Bank Better Choice Home Loans Firefighters Mutual Bank Health Professionals Bank Heartland Seniors Finance National Australia Bank Paramount Mortgage Services Victorian Mortgage Group Virgin Money Australia Adelaide Bank AMP Australia ANZ Australia	Assetline Capital Athena Australian Financial	Auswide Bank Bank First Bank of China Bank of Melbourne Bank of Queensland Bank of Us Bank SA BankWest Beyond Bank Bluestone Bridgit Brighten	Commonwealth Bank Credit Union SA FirstMac Go Beyond Go Edge Go Flexi Granite Homeloans Great Southern Bank Heritage Bank HomeStart Household Capital ING	Judo Bank Keystart Home Loans La Trobe Financial Liberty Macquarie ME Bank Mortgage Ezy Mortgage Mart MyState P&N Bank Pepper Money RedZed	Resimac St George Suncorp Teachers Mutual Bank uBank UniBank Wave Money Westpac
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Commercial

Arch Finance Commercial Bank of Melbourne Commercial Bank of Queensland Commercial Commonwealth Commercial Oak Capital Commercial Pepper Money Commercial	Scottish Pacific Commercial Suncorp Commercial/Business ANZ Commercial Assetline Commercial Bank SA Commercial Go Beyond Commercial	Go Flexi Commercial Granite Commercial IMB Commercial ING Commercial	Judo Bank Commercial La Trobe Commercial Liberty Commercial Macquarie Commercial Medfin Finance NAB Commercial	Paramount Commercial Prime Capital Qualitas Commercial RedZed Commercial St George Commercial Westpac Commercial
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Asset Finance & Personal Loans

Bank of Queensland Asset Finance Judo Bank Asset Finance Latitude Personal Loan Liberty Motor Finance Pepper Money Personal Loans Resimac Asset Finance Scottish Pacific Asset Finance Westpac Equipment Finance	Affordable Car Loans Alex Bank (PL) Alex Bank (AF) AMMF Angle Finance ANZ Asset Finance Azora Banjo	Capital Finance CBA Asset Finance Dynamoney Early Pay Finance One Firstmac Car Loans FlexiCommercial Latitude Motor	Loans Today Macquarie Leasing Medfin Asset Finance Metro Finance MoneyPlace Morris NAB Asset Finance NOW Finance (PL)	NOW Finance (AF) Pepper Asset Finance Plenti Plenti Auto Finance Shift Society One WISR (PL) WISR (AF)
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This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Commonwealth Bank	15.05%
2. ANZ Australia	14.87%
3. National Australia Bank	11.07%
4. Westpac	9.98%
5. Macquarie	7.37%
6. BankWest	4.44%

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- You could not pay or only pay with substantial hardship
- The credit will not meet your requirements and objectives

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Acting in your Best Interests

Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests [Best Interests Duty]. This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party.

Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan and the financial consequences. If you have any doubts, you should obtain independent legal advice before you enter any loan contract.

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name Brenton Moyle

Address Level 1, 10 Greenhill Rd, Wayville SA 5034, Australia

Phone 0883577840

Credit Representative Number 424887

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below)

Top 6 Lenders - Your Authorised Credit Representative:

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Go Edge	21.62%
2. Bank SA	18.92%
3. Commonwealth Bank	10.81%
4. Adelaide Bank	10.81%
5. Better Choice Home Loans	10.81%
6. Beyond Bank	5.41%

The number of lenders used in the last financial year is 13*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The FAST lenders I am accredited with.

<input checked="" type="checkbox"/> Adelaide Bank	<input type="checkbox"/> Bank of Us	<input type="checkbox"/> Go Flexi	<input checked="" type="checkbox"/> ME Bank	<input type="checkbox"/> Qualitas Commercial
<input type="checkbox"/> Affordable Car Loans	<input checked="" type="checkbox"/> Bank SA	<input type="checkbox"/> Go Flexi Commercial	<input type="checkbox"/> Medfin Asset Finance	<input type="checkbox"/> RedZed
<input type="checkbox"/> Alex Bank (PL)	<input type="checkbox"/> Bank SA Commercial	<input type="checkbox"/> Granite Commercial	<input type="checkbox"/> Medfin Finance	<input type="checkbox"/> RedZed Commercial
<input type="checkbox"/> Alex Bank (AF)	<input checked="" type="checkbox"/> BankWest	<input type="checkbox"/> Granite Homeloans	<input type="checkbox"/> Medfin Finance	<input checked="" type="checkbox"/> Resimac
<input type="checkbox"/> Allianz	<input checked="" type="checkbox"/> Better Choice Home Loans	<input type="checkbox"/> Great Southern Bank	<input type="checkbox"/> Metro Finance	<input type="checkbox"/> Resimac Asset
<input type="checkbox"/> AMMF	<input checked="" type="checkbox"/> Beyond Bank	<input type="checkbox"/> Health Professionals Bank	<input type="checkbox"/> MoneyPlace	<input type="checkbox"/> Finance
<input checked="" type="checkbox"/> AMP Australia	<input type="checkbox"/> Bizcap	<input type="checkbox"/> Heartland Seniors	<input type="checkbox"/> Morris	<input type="checkbox"/> Scottish Pacific Asset
<input type="checkbox"/> Angle Finance	<input type="checkbox"/> Bluestone	<input type="checkbox"/> Finance	<input type="checkbox"/> Mortgage Ezy	<input type="checkbox"/> Finance
<input type="checkbox"/> ANZ Asset Finance	<input checked="" type="checkbox"/> Bluestone	<input checked="" type="checkbox"/> Heritage Bank	<input type="checkbox"/> Mortgage Mart	<input type="checkbox"/> Scottish Pacific
<input checked="" type="checkbox"/> ANZ Australia	<input checked="" type="checkbox"/> Brighten	<input checked="" type="checkbox"/> HomeStart	<input type="checkbox"/> Moula (PL)	<input type="checkbox"/> Commercial
<input type="checkbox"/> ANZ Commercial	<input type="checkbox"/> Capital Finance	<input checked="" type="checkbox"/> Household Capital	<input checked="" type="checkbox"/> MyState	<input type="checkbox"/> Shift (SBL)
<input type="checkbox"/> Arch Finance	<input type="checkbox"/> CBA Asset Finance	<input type="checkbox"/> IMB Commercial	<input type="checkbox"/> NAB Asset Finance	<input type="checkbox"/> Shift (AF)
<input type="checkbox"/> Commercial	<input type="checkbox"/> Comminsure	<input type="checkbox"/> ING	<input checked="" type="checkbox"/> NAB Commercial	<input type="checkbox"/> Society One
<input type="checkbox"/> Assetline Capital	<input type="checkbox"/> Commonwealth Bank	<input type="checkbox"/> ING Commercial	<input checked="" type="checkbox"/> National Australia Bank	<input checked="" type="checkbox"/> St George
<input type="checkbox"/> Assetline Commercial	<input type="checkbox"/> Commonwealth Commercial	<input type="checkbox"/> Judo Bank	<input checked="" type="checkbox"/> NOW Finance (PL)	<input type="checkbox"/> St George
<input type="checkbox"/> Athena	<input type="checkbox"/> Commonwealth Commercial	<input type="checkbox"/> Judo Bank Asset	<input type="checkbox"/> NOW Finance (AF)	<input checked="" type="checkbox"/> Suncorp
<input type="checkbox"/> Aussie Bonds	<input checked="" type="checkbox"/> Credit Union SA	<input type="checkbox"/> Finance	<input type="checkbox"/> Oak Capital	<input type="checkbox"/> Suncorp
<input type="checkbox"/> Aust. Life Insurance	<input type="checkbox"/> Deposit Assure	<input type="checkbox"/> Judo Bank	<input type="checkbox"/> Commercial	<input type="checkbox"/> Commercial/Business
<input type="checkbox"/> Australian Financial	<input type="checkbox"/> Deposit Power	<input type="checkbox"/> Commercial	<input checked="" type="checkbox"/> OnDeck	<input type="checkbox"/> Teachers Mutual
<input type="checkbox"/> Australian Military	<input type="checkbox"/> Dynamoney (AF)	<input type="checkbox"/> Keystart Home Loans	<input type="checkbox"/> P&N Bank	<input checked="" type="checkbox"/> Bank
<input type="checkbox"/> Bank	<input checked="" type="checkbox"/> Dynamoney (SBL)	<input type="checkbox"/> La Trobe Commercial	<input type="checkbox"/> Paramount	<input checked="" type="checkbox"/> uBank
<input checked="" type="checkbox"/> Auswide Bank	<input type="checkbox"/> Early Pay (AF)	<input type="checkbox"/> La Trobe Financial	<input type="checkbox"/> Commercial	<input type="checkbox"/> UniBank
<input type="checkbox"/> Azora	<input type="checkbox"/> Early Pay (SBL)	<input type="checkbox"/> Latitude Motor	<input type="checkbox"/> Paramount	<input type="checkbox"/> Victorian Mortgage
<input type="checkbox"/> Banjo (AF)	<input type="checkbox"/> Finance One (AF)	<input type="checkbox"/> Latitude Personal	<input type="checkbox"/> Mortgage Services	<input type="checkbox"/> Group
<input type="checkbox"/> Banjo (SBL)	<input type="checkbox"/> Finance One (SBL)	<input type="checkbox"/> Loan	<input type="checkbox"/> Pepper Asset Finance	<input type="checkbox"/> Virgin Money
<input checked="" type="checkbox"/> Bank First	<input type="checkbox"/> Firefighters Mutual	<input checked="" type="checkbox"/> Liberty	<input checked="" type="checkbox"/> Pepper Money	<input type="checkbox"/> Australia
<input type="checkbox"/> Bank of China	<input type="checkbox"/> Bank	<input type="checkbox"/> Liberty Commercial	<input type="checkbox"/> Pepper Money	<input checked="" type="checkbox"/> Wave Money
<input checked="" type="checkbox"/> Bank of Melbourne	<input type="checkbox"/> FirstMac	<input type="checkbox"/> Liberty Motor	<input type="checkbox"/> Commercial	<input checked="" type="checkbox"/> Westpac
<input type="checkbox"/> Bank of Melbourne	<input type="checkbox"/> Firstmac Car Loans	<input type="checkbox"/> Finance	<input type="checkbox"/> Pepper Money	<input checked="" type="checkbox"/> Westpac Commercial
<input type="checkbox"/> Commercial	<input type="checkbox"/> FlexiCommercial	<input type="checkbox"/> Loans Today	<input type="checkbox"/> Personal Loans	<input checked="" type="checkbox"/> Westpac Equipment
<input checked="" type="checkbox"/> Bank of Queensland	<input checked="" type="checkbox"/> Go Beyond	<input checked="" type="checkbox"/> Macquarie	<input type="checkbox"/> Plenti	<input checked="" type="checkbox"/> Finance
<input type="checkbox"/> Bank of Queensland	<input checked="" type="checkbox"/> Go Beyond	<input type="checkbox"/> Macquarie	<input type="checkbox"/> Plenti Auto Finance	<input type="checkbox"/> WISR (PL)
<input type="checkbox"/> Asset Finance	<input checked="" type="checkbox"/> Commercial	<input type="checkbox"/> Commercial	<input type="checkbox"/> Prime Capital	<input type="checkbox"/> WISR (AF)
<input type="checkbox"/> Bank of Queensland	<input checked="" type="checkbox"/> Go Edge	<input type="checkbox"/> Macquarie Leasing	<input type="checkbox"/> Prosopa	
<input type="checkbox"/> Commercial				

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

Privacy policy

Who are we?

'We', 'us' and 'our' refers to the Broker, Aggregator, Australian Credit Licensee and our related businesses outlined in the Credit Guide provided to you.

Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information we hold about you and what we do with that information.

We recognise that any personal information we collect about you will only be used for the purposes we have collected it or as allowed under the law. It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

Personal information

When we refer to **personal information** we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you may also include credit information.

Credit information is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

The kinds of personal information we may collect about you include your name, date of birth, address, contact details, account details, occupation, and any other information we made need to identify you.

If you submit inquiries or information using our website we may also collect the type of finance and the amount of finance that you are interested in obtaining, and any information that you provide to us directly through our website or indirectly through use of our website.

If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of

earnings and expenses. If you apply for any insurance product through us we may also collect your health information. We will only collect health information from you with your consent.

Why we collect your personal information

We collect personal information for the purposes of assessing your application for finance and managing that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

We collect personal information on our website to send communications requested by you and to answer enquiries and provide information or advice to you.

To enable us to maintain a successful business relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your finance, or in our business.

How do we collect your personal information?

Where reasonable and practical we will collect your personal information directly from you.

We may also collect your personal information from LM Broker Services, other finance brokers and other people such as accountants and lawyers.

Do we disclose your personal information?

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements;
- to other organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres;
- to associated businesses that may want to market products to you;
- to companies that provide information and infrastructure systems to us;
- to anybody who represents you, such as finance brokers, lawyers and accountants;
- to anyone, where you have provided us consent;
- where we are required to do so by law, such as under the *Anti-Money or Laundering and Courter Terrorism Financing Act 2006 (Cth)*;
- to investors, agents or advisers, or any entity that has an interest in our business; or
- to your employer, referees or identity verification services.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

(a) the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or

(b) you have consented to us making the disclosure.

Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to our related bodies corporate and third party suppliers and service providers located overseas for some of the purposes listed above. We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

We may disclose your personal information to entities and services located outside of Australia, including the following:

- our data hosting and other IT service
- providers, located in various countries; and
- other third parties located in various foreign countries, including Philippines & USA.

Your personal information may be stored in the cloud in an overseas country. If your information is stored in this way, disclosures may occur in countries other than those listed.

In the event that a disclosure is made in an overseas country, the information will be under a foreign law and may not be protected by the Australian Privacy Principles. In any event, by providing your details, you consent to your information being disclosed in this manner.

Direct marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting us. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your personal information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

Access and correction to your personal information

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

We may charge a fee for our costs of retrieving and supplying the information to you.

Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious.

An explanation will be provided to you if we deny you access to the personal information we hold about you.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information. At the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information we will provide you with our reasons for not correcting the information.

Using government identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will never use a government identifier in order to identify you.

Business without identifying you

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the

opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

Sensitive information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

How safe and secure is your personal information that we hold?

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact us via the contact link on our website.

We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days.

If you are dissatisfied with the response of our complaints officer you may make a complaint to the Privacy Commissioner which can be contacted on either www.oaic.gov.au or 1300 363 992.

Further information

You may request further information about the way we manage your personal information by contacting us.

Change in our privacy policy

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices.

As a consequence we may change this privacy policy from time to time or as the need arises.

You may request this privacy policy in an alternative form.

Effective date: August 2021