



MORTGAGE APPLICATION FORM

Applicant(s)			
Consultant			
Introducer			
Alliance			
Date Submitted	/ /		

Instruction	<ol style="list-style-type: none"> 1 Please complete the application in neat legible handwriting. 2 Please use black pen – particularly if the application is to be faxed. 3 Do not include unnecessary pages, e.g. Lo Doc declaration if the loan is full doc. 4 For Lo Doc loans, please use the appropriate declaration
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Lodging of Applications	<p>Please fax the completed application & copies of supporting documents to (03) 595 26416</p> <p>Express Post the completed application and copies of supporting documents to -</p> <p style="text-align: center;">Credit Department Coast2coast Corporate Finance PO Box 8 Cowes VIC 3922</p> <p>Queries: If you have any questions in relation to completing the application, please contact us on (03) 88200298 or email gary@coast2coastfinance.com.au</p>
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Loan Submission Check List

The following supporting documents (as appropriate) must be included with this application (Failure to include the necessary documentation will result in processing delays)		Consult	
Application	▪ Loan Summary, Purpose, Structure		
	▪ Loan Background & Additional Notes		
	▪ Personal details – including spouse, even if not involved in loan (it helps assess living costs, etc)		
	▪ Asset & Liability statement completed & signed		
	▪ Privacy Act completed & signed		
	▪ Employment Verification Authority		
Id Verification	100 Point Check (FTRA form) completed & signed for each applicant		
	If applicable, relevant Customer Identification Checklist completed & signed for each applicant		
	Mandatory copy of Medicare Card (required for all applicants)		
	Mandatory copy of Financial Institutions Statement (preferred) or credit card statement (required for all applicants)		
	Are all copies, including photos & ID numbers, legible?		
	Have all copies been certified (as having sighted original) by consultant/broker? ID for FHOG applicants must be officially certified "I certify ... " (see authorising list below)		
Income Verification	PAYG/Salaried Applicants		
	If employed more than 12 months – 2 of the 3 <u>most current</u> payslips* (not handwritten)		
	If employed less than 12 months – 2 of the 3 <u>most current</u> payslips* (not handwritten) plus 1 of - ▪ Last Tax Return & Assessment Notice/Group Certificate ■ Current letter from employer confirming employment details ▪ Copy of current executed Employment Contract * Group Certificates or Tax Assessments always helpful For LMI, must demonstrate 1-2 years employment in industry.		
	For 85%+ loans, demonstrating 3% genuine savings (over 6 months) may = lower LMI premium		
	Self Employed Applicants & Company Directors		
	Last 2 years Tax Returns & ATO Assessment Notices for individuals & businesses (incl business Profit & Loss & Balance Sheets)		
	Companies & Trusts		
	Last 2 years tax returns (including Profit & Loss and Balance Sheets) for borrowing entity & all associated entities		
	Lo Doc Applicants		
	▪ Self-Declaration form/s filled out by Client/s ▪ 1 months business & personal bank statements (for Specialist Lending Lite Doc)		
Rental Income			
Confirmation of rental income for any investment property not being offered as security (2 current rental statements)			
Purchasee	Full Contract of Sale		
	Evidence of funds to settle – bank statements showing funds, 6 months bank statements showing consistent savings, Statutory Declaration for gifts, proof funds are available via other property or copy of 'Contract of Sale' if equity is from sale of a property.		
	Construction – executed/draft fixed price & time building contract, council approved plans & specs (or draft) & builder's quotation &/or tender document		
Refinance	Loan statements for at least 6 months to current month of application – if relying on Internet Statements, must contain Lender Logo, borrower's name, itemised list of transactions, Account No & Balance (link Account No & Name to older statement)		
	For land refinances, copy of Contract of Sale from when land was first purchased		
	Copy of most current Council Rates Notice/s		
	Copy of most current Water Rates Notice/s		
Office Use – Outstanding items:			

Loan Summary

Loan Amount	\$	Settlement Date	/ /		
Security EMV	\$	LVR	%	LMI capitalised? Fees capitalised?	Yes / No Yes / No

Loan Purpose Summary

All loan costs may be included except valuation fees which must be paid before we will value the property offered for security.

Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/>				
Detail how your loan funds will be applied			Reg / Unreg	Amount
				\$
				\$
				\$
				\$
				\$
				\$
Total Loan Funds				\$

Loan Structure

Please indicate **split accounts & repayment options** (fees will apply if you wish to vary post settlement):

- Principal & Interest (P&I) for the whole loan term
- Interest Only for 3, 5 or 10 years reverting to P&I for the balance of the term
- Line of Credit (LOC) for 15 years reverting to P&I (we recommend limiting LOC to 25% of total loan)

Account No	Amount	P&I	Interest Only	Line of Credit	Full Doc or Lo Doc	Variable	Fixed	Interest Rate	Repayments (Weekly, Fortnightly or Monthly)
1	\$		Yrs				Yrs	%	W / F / M
2	\$		Yrs				Yrs	%	W / F / M
3	\$		Yrs				Yrs	%	W / F / M
Total	\$								

Corporate Borrower					Company <input type="checkbox"/>	Trust <input type="checkbox"/>	Partnership <input type="checkbox"/>	Self Employed <input type="checkbox"/>
Entity Name					ABN		Start Date:	
Trust Name (if applicable)								
Trading Address				Registered Address				
Principal Activity					Type of Trust			
Contact Person					Phone			
Name of all Directors, Shareholders, Adult Beneficiaries (att. schedule if easier)	Name	Address			Class of Share/Beneficiary		No or %	

Each person whose name appears above must complete the 'Personal Particulars' section (below).

Individual Borrowers - Personal Particulars									
Person 1				Person 2					
Applicant Capacity	Borrower <input type="checkbox"/>	Mortgagor <input type="checkbox"/>	Guarantor <input type="checkbox"/>	Not involved <input type="checkbox"/>	Applicant Capacity	Borrower <input type="checkbox"/>	Mortgagor <input type="checkbox"/>	Guarantor <input type="checkbox"/>	Not involved <input type="checkbox"/>
Title				Title					
First name				First name					
Middle name				Middle name					
Surname				Surname					
Date of Birth				Date of Birth					
Sex:				Sex:					
Marital Status:				Marital Status:					
Drivers Licence No				Drivers Licence No					
Mother's Maiden Name				Mother's Maiden Name					
Nearest Relative not living with applicant	Name:	Address:		Nearest Relative not living with applicant	Name:	Address:			
	Phone :	Relationship:			Phone :	Relationship:			
No of Dependants		Ages:		No of Dependants		Ages:			
Present Address:				Present Address:					
Residential Status:	Own Home <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Rent/Board <input type="checkbox"/>	With Parents <input type="checkbox"/>	Residential Status:	Own Home <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Rent/Board <input type="checkbox"/>	With Parents <input type="checkbox"/>
From (Date) / /	To (Date) / /			From (Date) / /	To (Date) / /				
Previous Address:				Previous Address:					
From (Date) / /	To (Date) / /			From (Date) / /	To (Date) / /				
Contact (tick preferred)	Phone (H)	Phone (W)	Email	Mobile	Contact (tick preferred)	Phone (H)	Phone (W)	Email	Mobile

Employment Details	
Person 1	Person 2
Occupation	Occupation
Employment Type: PAYG <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Other <input type="checkbox"/>	Employment Type: PAYG <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Other <input type="checkbox"/>
Employed by	Employed by
Employees Address	Employees Address
Name of Contact Person	Name of Contact Person
Contact Persons Phone Number	Contact Persons Phone Number
Date Started	Date Started
Previous Employer	Previous Employer
Period of Employment: From To	Period of Employment: From To

Accountants Details	
Person 1	Person 2
Accountants Name	Accountants Name
Address	Address
Contact Person	Contact Person
Phone Number	Phone Number
Fax Number	Fax Number
Mobile Number	Mobile Number

Solicitors / Conveyances Details	
Person 1	Person 2
Solicitors Name	Solicitors Name
Address	Address
Contact Person	Contact Person
Phone Number	Phone Number
Fax Number	Fax Number
Mobile Number	Mobile Number

Security Offered for this Loan

Provide as much detail as possible - copies of titles, rates notices, etc, will assist our Valuers.
 If the security is being purchased, please enclose a copy of the contract.

1. Property	Address			State	Postcode
	Property Type	Residential Dwelling <input type="checkbox"/>	Residential Vacant Land <input type="checkbox"/>	Residential Unit <input type="checkbox"/>	
		Retail Shop <input type="checkbox"/>	Factory <input type="checkbox"/>	Rural/Residential <input type="checkbox"/>	
	Other: <input type="checkbox"/>	Details.....			
Owner/s					
If Clear Title , where is Title currently?					
Estimated Value	\$	Est. Weekly Rent	\$		
Zoning		Council			
Land Area		Title reference			
Access for Valuation	Contact		Phone		
	Comments				

2. Property	Address			State	Postcode
	Property Type	Residential Dwelling <input type="checkbox"/>	Residential Vacant Land <input type="checkbox"/>	Residential Unit <input type="checkbox"/>	
		Retail Shop <input type="checkbox"/>	Factory <input type="checkbox"/>	Rural/Residential <input type="checkbox"/>	
	Other: <input type="checkbox"/>	Details.....			
Owner/s					
If Clear Title , where is Title currently?					
Est. Value	\$	Est. Weekly Rent	\$		
Zoning		Council			
Land Area		Title reference			
Access for Valuation	Contact		Phone		
	Comments				

Security Offered for this Loan (Continued)

Provide as much detail as possible - copies of titles, rates notices, etc, will assist our Valuers.
If the security is being purchased, please enclose a copy of the contract.

3. Property	Address				State	Postcode		
	Property Type	Residential Dwelling <input type="checkbox"/>	Residential Vacant Land <input type="checkbox"/>	Residential Unit <input type="checkbox"/>				
		Retail Shop <input type="checkbox"/>	Factory <input type="checkbox"/>	Rural/Residential <input type="checkbox"/>				
		Other: <input type="checkbox"/> Details.....						
Owner/s								
If Clear Title , where is Title currently?								
Est. Value	\$			Est. Weekly Rent	\$			
Zoning			Council					
Land Area			Title reference					
Access for Valuation	Contact				Phone			
	Comments							
Is the property/s currently insured?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Would you like us to recommend someone?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
<p>Note: As part of your mortgage agreement, you are required to take out and maintain adequate insurance on the mortgaged property/s. We recommend that you take out insurance as soon as you have exchanged deposit funds.</p>								

Borrower(s):

If borrowers/guarantors are spouses, only one Asset & Liability statement is required. If the spouse is not included in this application, his/her personal particulars, assets & liabilities must still be shown & the appropriate loan status noted. If there are more than two borrowers, please use a second page.

Assets (What you own)	Owned By	Income pa	Value (Est.)
e.g. (1) Home, Chifley Way, Somerton (2) Shares – Various	R&S Smith or R Smith		
		Nil	\$
		\$	\$
		\$	\$
		\$	\$
Furniture & Personal Effects			\$
Cash At Bank			\$
Motor Vehicle 1 - Make _____ Year _____			\$
Motor Vehicle 2 - Make _____ Year _____			\$
Superannuation			\$
Business			\$
Other (detail)			\$
Total Assets		\$	\$

Liabilities (What you owe)	Lender	Borrower/s	Limit	Minimum Payment per month	Payout (via this loan) Y/N	Balance (Owing)
e.g. Housing Loan, MasterCard™	ANZ, CBA	R&S Smith, R Smith			Y or N	
			\$	\$		\$
			\$	\$		\$
			\$	\$		\$
Car Loan/Lease			\$	\$		\$
Personal Loan			\$	\$		\$
Overdraft			\$	\$		\$
Credit cards			\$	\$		\$
Store Accounts			\$	\$		\$
Total Liabilities			\$	\$		\$

Net Assets (Subtract "Total Liabilities" from "Total Assets")	\$
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Do you have Life Insurance? (each party)	Yes <input type="checkbox"/> No <input type="checkbox"/>
Or Income Protection Insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Income Summary	Borrower 1	Borrower 2
Salary – annual inclusive of tax	\$	\$
Company Car	\$	\$
Other Allowances, e.g. car, education	\$	\$
Profit from Business	\$	\$
Investment Income (as listed above)	\$	\$
Other	\$	\$
Total Annual Income (including Tax)	\$	\$

Signature		
Print Name		
Date		

DECLARATIONS UNDER THE UNIFORM CONSUMER CREDIT CODE

[Neither Coast2Coast Corporate Finance nor the Credit Provider act as agent for or on behalf of the Borrower/s]

Name:

Purpose Declaration (complete only if the following statement is correct)

I/We declare that the credit to be provided to me/us by the credit provider is to be **applied wholly or predominantly for business or investment purposes** (or for both purposes).

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

	Borrower (1)	Borrower (2)
Signature		
Print Name		
Date		

	Borrower (3)	Borrower (4)
Signature		
Print Name		
Date		

To be completed only by applicants who do not hold Australian Citizenship

Residency Declaration –

<p style="text-align: center;">YES NO</p> <p>Are you a resident of Australia <input type="checkbox"/> <input type="checkbox"/></p> <p>Signature _____</p> <p>Date: / /</p>	<p style="text-align: center;">YES NO</p> <p>Are you a resident of Australia <input type="checkbox"/> <input type="checkbox"/></p> <p>Signature _____</p> <p>Date: / /</p>
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APPLICANT DECLARATION -

Please [X] as appropriate for each question and sign the declaration:		Yes	No
1	Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?		
2	Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed?		
3	Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are / were a shareholder or an officer?		
4	Have you or your spouse or any company with which you have been associated, ever had a property foreclosed upon, or given title in lieu thereof through a mortgagee sale proceeding?		
5	Have you, or any other person, submitted any application in respect of this loan to any other lender?		

I/We the undersigned hereby make application for the mortgage loan described herein.

All statements made in this application and the supporting documents are true and made for the purpose of obtaining the loan. Verification may be obtained from any source named herein.

It is understood and acknowledged that this is an application only and as such does not imply that the credit provider will offer credit to the applicant(s).

It is understood and acknowledged that the credit provider recommends that each of the applicants, mortgagors and guarantors seek independent legal and or financial advice prior to entering into any credit contract that the credit provider may offer to the applicants as a result of this application.

It is further understood and acknowledged that any approval of this application by the credit provider will be on such terms and conditions (including conditions as to interest rates) as the credit provider shall choose.

It is hereby agreed that the applicants will be liable to pay all reasonable expenses and costs, including but not limited to valuation fees of the security offered, searches and legal costs incurred in obtaining this loan, whether or not the loan is granted and proceeds to settlement. If the application is made on behalf of a partnership, company or trust the persons whose signatures appear below agree and acknowledge that they will be personally liable for payment of any expenses incurred. Payment shall be seven (7) days from the date of invoice, unless agreed otherwise by Coast2Coast Corporate Finance.

The applicants' solicitor or nominated agent is authorised to accept notice on behalf of the applicant.

	Borrower (1)	Borrower (2)
Signature		
Print Name		
Date		
	Borrower (3)	Borrower (4)
Signature		
Print Name		
Date		

Privacy Policy

Who are we?

'We', 'us' and 'our' refer to **Coast2Coast Corporate Finance ABN 46 339 023 172** and our subsidiaries and related businesses.

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 by law. It is important to us that you are confident that any personal information we hold about you will be treated in a way that 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 laws.

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

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.

The personal information we collect and hold about you may 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.

If you want to make purchases from or through us we will also collect your payment information. We will also collect this information if we need to make payments to you. If you apply for employment with us we will collect information about your work history and ask your referees about you. If you apply to become an AFG Member in order to arrange finance contracts through AFG we will collect information to enable us to assess whether you meet accepted standards for finance brokers.

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.

If you apply to become a finance broker with us or apply for employment with us we will collect information about you to assist us to decide whether to appoint you

We collect payment information in order to process your payments.

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. The types of organisations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting bodies, recoveries firms, debt collectors and lawyers. 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 credit reporting bodies, finance brokers and other people such as accountants, lawyers and referees.

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, lenders mortgage insurers, trade insurers and credit reporting bodies;
- 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) or in accordance with a subpoena or summons issued by a court;
- 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.

We use cloud storage to store personal information that we hold. The cloud storage and the IT servers may be located outside Australia.

We may disclose your personal information to overseas entities that provide support functions to us. You may obtain more information about these entities by contacting us.

Credit information

We may collect the following kinds of credit information and exchange this information with credit reporting bodies and other entities:

- credit liability information being information about your existing finance which includes the name of the credit provider, whether the credit provider holds an Australian Credit Licence, the type of finance, the day the finance is entered into, the terms and conditions of the finance, the maximum amount of finance available, and the day on which the finance was terminated;
- repayment history information which is information about whether you meet your repayments on time;
- information about the type of finance that you are applying for;
- default and payment information; and
- court proceedings information.

We exchange this credit information for the purposes of assessing your application for finance and managing that finance.

This credit information may be held by us in electronic form on our secure servers and may also be held in paper form. We may use cloud storage to store the credit information we hold about you.

When we obtain credit information from a credit reporting body about you, we may also seek publicly available information and information about any serious credit infringement that you may have committed.

We may disclose your credit information to overseas entities that provide support functions to us. You may obtain more information about these entities by contacting us.

Notifiable matters

The law requires us to advise you of 'notifiable matters' in relation to how we may use your credit information. You may request to have these notifiable matters (and this privacy policy) provided to you in an alternative form.

We exchange your credit information with credit reporting bodies. We use the credit information that we exchange with the credit reporting body to assess your creditworthiness, assess your application for finance and manage your finance.

If you fail to meet your payment obligations in relation to any finance that we have provided or arranged or you have committed a serious credit infringement then we may disclose this information to a credit reporting body.

You have the right to request access to the credit information that we hold about you and make a request for us to correct that credit information if needed. Please see the heading *Access and correction to your personal and credit information* below.

Sometimes your credit information will be used by credit reporting bodies for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the credit reporting body at any time to request that your credit information is not used in this way.

You may contact the credit reporting body to advise them that you believe that you may have been a victim of fraud. For a period of 21 days after the credit reporting body receives your notification the credit reporting body must not use or disclose that credit information. You can contact any of the following credit reporting bodies for more information:

- veda.com.au,
- dnb.com.au, or
- experian.com.au.

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 emailing us at compliance@afgonline.com.au. 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 within a reasonable timeframe.

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 and complete.

Access and correction to your personal and credit information

We will provide you with access to the personal and credit 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.

We aim to respond within 30 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. We aim to provide you with details about whether we have corrected the personal information within 30 days of receiving your request.

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

When we collect government identifiers, such as your tax file number, we do not use or disclose this information other than as required by law. We will never use a government identifier 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 our complaints officer by email at: gary@coast2coastfinance.com.au

We will acknowledge your complaint within seven days. We aim to 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 our External Dispute Resolution Scheme, the Credit Ombudsman Service Ltd (**COSL**) which can be contacted on either www.cosl.com.au or 1800 138 422 or 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 or credit information by contacting us at gary@coast2coastfinance.com.au

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.

This Privacy Policy came into existence on **17 February 2014**.