

Disclosure Statement

Main Complainant

Second Complainant

I/We:

authorise the Credit Ombudsman Service to forward my/our complaint and supporting documents to:

(Please insert above the name of the person or company you are complaining about)

You acknowledge and agree that by signing this document, you authorise:

- a) us to collect, keep, use, correct and disclose information about you or the complaint;
- b) the person you are complaining about to give us such information about you or the complaint that we may request or which they may otherwise provide us; and
- c) us to give information about you or the complaint to another external dispute resolution scheme approved by the Australian Securities and Investments Commission ('ASIC') if we consider that it is more appropriate for the other scheme to deal with the complaint.

We will only use the information about you or the complaint to review and investigate your complaint and, as part of our normal activities, we may disclose information about you:

- a) to the person you are complaining about;
- b) to a government or regulatory authority such as ASIC;
- c) to another ASIC-approved external dispute resolution scheme; and
- d) in accordance with compulsory legal process such as a Court "subpoena" ('primary purpose').

We do not engage in direct marketing activities and will not provide your personal information to anyone for that purpose.

Main Complainant

Second Complainant

Signature

Signature

Date

Date

NOTE

In accordance with the Credit Ombudsman Service Rules, all statements you make and information or documents you provide us are on a "without prejudice" basis. This means that nothing said or done or information provided during the COSL Process can be used in later legal proceedings.

Your Privacy

We will only use or disclose your personal information for a purpose other than the primary purpose if:

- the secondary purpose is related to the primary purpose (and if this is sensitive information about you, directly related to that primary purpose), and you would reasonably expect us to use or disclose the information for that secondary purpose; or
- you have consented to the use or disclosure; or
- we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious and imminent threat to someone's life, health or safety or a serious threat to public health or public safety; or
- we have reason to suspect that unlawful activity has been, is being, or may be engaged in, and we use or disclose that information as a necessary part of reporting our concerns to relevant persons or authorities such as the Australian Securities and Investments Commission.

A copy of our full privacy policy is available at www.cosl.com.au or by calling us on 1800 138 422.

