

# Credit Representative Membership Application

## Credit Ombudsman Service – Membership Office

T 02 9273 8455 F 02 9273 8445 M PO Box A252, Sydney South NSW 1235 E members@cosl.com.au

This form will assist us to collect information required to assess and approve an application for membership of the Credit Ombudsman Service Limited as a Credit Representative of an Australian Credit Licence ('ACL') holder.

Please complete all relevant fields and ensure that persons with appropriate authority have signed and dated the Member Agreement (see section 7).

If you require assistance or have any questions about completing this application, please call us on 02 9273 8455 between 9.00am – 5.00pm Monday to Friday (excluding public holidays) AEST.

An email will be sent within 5-7 working days of receipt advising commencement of processing. If for any the reason we unable to process the application this email will notify any additional information we may require.

Applications generally complete processing within working 10 days. An email is sent as confirmation of membership activation and the COSL Member number at this time. A membership kit including a Member certificate, tax invoice and other documents will then be posted shortly after.

For more information about the Credit Ombudsman Service and to see the latest updates, please visit our website [www.cosl.com.au](http://www.cosl.com.au)

## Privacy Information

1. Any personal information collected, used or disclosed from time to time by the Credit Ombudsman Service Limited (COSL) is for the purpose of enabling COSL (through its employees, contractors, agents and directors) to process an application for membership or renewal or a change of membership details; to discharge its functions under its Constitution and Rules, including facilitating the resolution of complaints in its capacity as an external dispute resolution ('EDR') scheme; and to discharge its reporting obligations to the Australian Securities and Investments Commission ('ASIC').
2. COSL may publish your personal information (for example: name, COSL Member number, contact details, details of the licensee which authorised you as a Credit Representative on the COSL website and any public list of COSL Members (whether paper-based or electronic) maintained by COSL.
3. COSL will publish in its annual report, among other details, the number of complaints received about you. This is an ASIC requirement.
4. COSL may disclose your personal information to others where this is permitted under its Constitution or Rules or where this is authorised or required by law. This may include disclosing personal information to:
  - (a) a relevant industry body or its disciplinary tribunal;
  - (b) the COSL Board;
  - (c) ASIC;
  - (d) another ASIC-approved EDR scheme;
  - (e) complainants who have referred a complaint to COSL;
  - (f) COSL's service providers, such as lawyers, accountants, IT consultants, printers, or mailing houses; or
  - (g) any other person as may be authorised or required by law.

## Application Checklist

The authorising licensee (ACL) is identified in the application and has given proper authorisation to act as a Credit Representative.	<input type="checkbox"/>
Completed the details of the account contact, corporate nominee and complaints person contact (ACL), etc...	<input type="checkbox"/>
Selected the appropriate membership category and calculated appropriate the fee payable .	<input type="checkbox"/>
All relevant persons have signed the membership agreement (section 6).	<input type="checkbox"/>
Completed details for payment, attached a cheque or provided confirmation of payment via internet/phone banking (EFT).	<input type="checkbox"/>

### Office use only

Approved: Yes <input type="checkbox"/> No <input type="checkbox"/>	Amount \$	BPAY / EFT / Chq / CC	Approved	Date
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## 1 Details of authorising Licensee *(i.e. holder of an ACL)*

1.1 Name of Licensee (ACL)

1.2 COSL Membership Number (if applicable)

1.3 Credit Representative Number (if known)

## 2 Applicant Details

2.1 Membership Type

Individual  >> Continue to section 2.2 if application is in the name of a 'natural person'.

Partnership  >> Continue to section 2.3 to add the each partner's name.

Company  >> Continue to section 2.4 to add company name details.

2.2 Individual Name

>> Continue to section 2.5

Given Names Last Name

2.3 Partner's Names

>> Continue to section 2.5

Given Names Last Name

Given Names Last Name

Given Names Last Name

2.4 Company Details

Company name

Trading name  >> Continue to section 2.5

ABN/ACN

Director's names

2.5 Physical Address

Street

Suburb  >> Continue to section 2.6

State/Postcode

2.6 Contact Details

Phone  Fax

Mobile  Email  >> Continue to section 2.7

Website

2.7 Communications

Membership renewal notices and other communications from us, such as Member News, are sent via email. >> Continue to section 3

If you wish to receive a printed version of the Annual Report, please tick here >>



### 3 Member Contacts

We require the following contact details to process your application.  
Please complete all sections.

#### 3.1 Accounts Contact - the person dealing with invoices, member renewals and payments...

<input type="text"/>	<input type="text"/>	<input type="text"/>	
Title	Given Names	Last Name	
Phone	<input type="text"/>	Fax	<input type="text"/>
Mobile	<input type="text"/>	Email	<input type="text"/>

>> Continue to section 3.2

#### 3.2 Corporate Nominee - the person dealing with voting at COSL's AGMs and other membership issues...

<input type="text"/>	<input type="text"/>	<input type="text"/>	
Title	Given Names	Last Name	
Phone	<input type="text"/>	Fax	<input type="text"/>
Mobile	<input type="text"/>	Email	<input type="text"/>

>> Continue to section 3.3

#### 3.3 Complaints Contact Person - the person who investigates and resolves complaints...

>> Continue to section 3.5  
 The Licensee ACL is the complaint contact.

>> Complete details below  
 Although all complaints will be referred to my licensee, I or my company nominate an additional complaint contact.

<input type="text"/>	<input type="text"/>	<input type="text"/>	
Title	Given Names	Last Name	
Phone	<input type="text"/>	Fax	<input type="text"/>
Mobile	<input type="text"/>	Email	<input type="text"/>

>> Continue to section 3.5

#### 3.5 Postal Address (if different from registered address)

Address 1	<input type="text"/>	
Address 2	<input type="text"/>	
Suburb	<input type="text"/>	
State/Postcode	<input type="text"/>	

>> Continue to section 4

## 4 Credit Representatives

### 4.1 Sub-authorised Credit Representatives

Yes, we have sub-authorised credit representatives who are either employees and/or directors.

>> Continue to section 4.2

Yes, I have other sub-authorised credit representatives they are not directors or persons employed by me or the company.

>> Continue to section 4.3

I have no sub-authorised credit representatives.

>> Continue to section 5

### 4.2 Your Directors and/or Employees acting as Credit Representatives

If you are a corporate credit representative and have permission of the licensee to sub-authorise any of the directors and/or employees to engage in credit activities, these directors and/or employees are also credit representatives of the licensee and can be listed below. If your employees and /or directors are directly authorised by the ACL they will require a separate membership and should not be listed below.

Please list below the details of these sub-authorised credit representative directors and/or employees.

Title	Given Names	Last Name	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please attach additional sheets, if required.

**Please Note:**

The sub-authorised credit representatives (directors and/or employees) do not receive their own COSL Membership Certificate (unless they are appointed as credit representatives directly by the licensee in which case they will hold a separate COSL membership. A Schedule of Representatives naming those sub-authorised (directors and/or employees) listed above will be provided together with the membership certificate.

>> Continue to section 5

### 4.3 Non Employed / Non Directors

If you have sub-authorised any persons other than employees or directors to engage in credit activities, even with the consent from your licensee, each of these representatives will also need to join an ASIC-approved EDR scheme.

To join COSL, they will each need to complete a separate Credit Representative Application Form.

>> Complete Additional Credit Representative Membership Application Form/s







