

# Credit Ombudsman Service

## COSL Logo Use Policy

April 22

# 2010

COSL has a vision which brings together thousands of Members from all over Australia. This decentralised structure makes it all the more important for COSL to be recognizable as one organisation. For this, we have common goals, but we also have a common visual identity.

This guide is designed to provide all within and without the COSL organisation a clear set of rules to follow for the best use of our trademark, logos, and colours.

**Second  
Version**



*No derivative of the COSL logo can be published without prior approval from COSL.*



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## 1 The Logo

- 1.1 The COSL logo is composed of a symbol and a name. Both elements are closely linked and should only be used within the frame described hereafter. The logo style guide within this policy presents a set of ground rules that should be followed at all times in order to keep the integrity of the COSL identity.
- 1.2 The COSL name and logo are valuable properties of the Credit Ombudsman Service Limited (COSL) and the COSL community as they visibly represent the commitments in complaint resolution processes being followed by COSL members.
- 1.3 The purpose of this policy is to stipulate the Board's requirements concerning the use of the COSL logo.
- 1.4 The COSL Constitution enables the Board to stipulate terms and conditions of use of the COSL logo.
- 1.5 The COSL logo can be used by:
  - (a) Media, researchers, etc
  - (b) COSL board members
  - (c) COSL Licensee Members
  - (d) COSL Credit Representative Members
- 1.6 An authorised Representative, or Credit Representative of a Member who is not a Member of COSL in their own right, may only use the COSL logo in relation to the Member's business activities in the Finance and Credit Industry, with reference to the Licensee or Credit Representative Member.

## 2 Terms and Conditions

- 2.1 The COSL logo can be used on any document or publication that relates to:
  - (a) a Member's business activities in the Finance and Credit Industry
  - (b) a Member's Representatives activities in the Finance and Credit Industry
  - (c) news items and media releases, etc
- 2.2 The COSL logo must appear without alteration and must follow the 'Logo Style Guide' set within this policy.
- 2.3 When the COSL logo is used by a Member or Representative of a member, the Member's membership number must be referenced.
- 2.4 It is a condition of use of the COSL logo that if for any reason the Member should be suspended from membership of COSL or ceases to be



a Member of COSL, which Member and any Representatives of the Member must cease to use the COSL logo on any document or publication.

2.5 Use of the COSL logo is subject to the following:

- (a) Circumstances and context of use;
- (b) Placement of the logo; and
- (c) Approval by COSL.

### 3 Members Using the Logo

- 3.1 The COSL logo can be used in presentations, advertising, websites, etc. Members using the COSL logo in such a way will ensure their customers are aware they are committed to providing a high level of personal service and professionalism.
- 3.2 Visibility of the COSL logo gives prospective customers the confidence in knowing if a complaint does arise, they can be assured of a fair complaint resolution process
- 3.3 Subject the Terms and Conditions within this policy, the COSL logo can used on, but not limited to:
  - (a) Reference material
  - (b) Loan contracts
  - (c) Broker agreements
  - (d) Letters
  - (e) Advertising
  - (f) Websites
  - (g) Policies
  - (h) Procedures
- 3.4 When used in web publications, the COSL logo must always include a link to the "Credit Ombudsman" home page [www.cosl.com.au](http://www.cosl.com.au) or a link to your online member profile located within the search member function on the COSL website.

### 4 Permission and Approval

- 4.1 When applying for permission, the "Logo Use Application Form" must be completed. This can be accessed on the COSL website ([www.cosl.com.au](http://www.cosl.com.au)) or by contacting us on 02 9273 8455.
- 4.2 On completing the Logo Use Application form, you must:
  - (i) state the indented use of the COSL logo. If you have a business plan that addresses the use of the logo you may also attach this document to the application.



- (j) agree to the terms and conditions as set out in this policy, and agree to remove the COSL logo on cessation of membership and/or at the request of COSL.
- 4.3 COSL will review your request and notify you of approval within 10 business days.
- 4.4 On approval you will be provided with the design files to provide to either your web developer or document and publication designer.
- 4.5 Unauthorised use of the COSL logo may result in COSL requesting the immediate removal of the COSL logo or be subjected to the approval process within this policy.
- 4.6 Use of the COSL Logo is not to be taken as an endorsement by COSL of a Members products, services, or financial position.
- 4.7 Once permission is granted, the logo may be used only for the stated purpose and in the manner for which permission is granted.

**5 Logo Style Guide**

- 5.1 The standard logo comprises of 2 colours, Blue and Gray. These colours should not be changed.
- 5.2 For other purposes the logo can be used as grey scale or monochrome.
- 5.3 Four logo types are available:

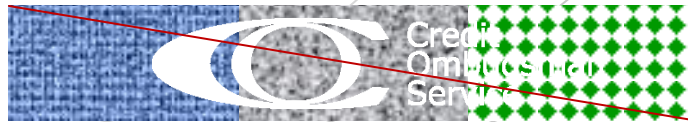


- 5.4 The colour, black and grey logo's must be placed on a white background.

5.5 The white logo can be used on any solid colour.



5.6 Do not use any logo on textured or patterned backgrounds.



5.7 Do not alter or manipulate the logo in any way.



5.8 Reference to the COSL website can be placed above or below the logo.



5.9 Reference to a Member's membership number can be added below the logo.

