

Website Terms of Use

Welcome to the Belmore Brokers Pty. Ltd. ("Company") website ("Website"). Company (ABN 24694213646) operates this Website, with the registered office located in New South Wales. In these Terms of Use, "we,"

"our," and "us" refer to Belmore Brokers Pty. Ltd.

1. Introduction

1. By accessing and using this Website, you agree to comply with these Terms of Use. If you do not agree, you are no longer permitted to access or use this website.

2. Violation of these Terms of Use will result in the immediate revocation of your right to access and use this Website.

3. This Website is intended for Australian residents aged 18 years and over. The content, including products and prices, is frequently updated. Products may be withdrawn at any time without notice.

4. We may amend these Terms of Use at any time. The amended Terms will be effective upon posting on this Website. Continued use of the Website constitutes acceptance of the amended Terms.

5. Information presented on this website is based off generalisations. Any advice given does not take into account your objectives, financial situation or needs so please consider whether it is appropriate for you. Subject to suitability. Finance available to approved applicants only. Credit criteria, fees and charges apply. Terms and conditions available on request.

6. Belmore Brokers Pty. Ltd. obtains your loan estimate via making a request to a credit reporting body to access your credit reporting information. In order to do this, Belmore Brokers Pty. Ltd will first submit your personal information to the credit reporting body and will be acting as an "Access Seeker" to make the request. The process of obtaining your loan estimate will NOT impact your credit score. Proceeding with your loan estimate for approval with any particular lender may result in a formal credit enquiry.

2. Privacy Policy

1. We prioritize your privacy. Please refer to our Privacy Policy to understand how we use, store, and transfer your information. Use of this Website is subject to our Privacy Policy.



3. Third Party Products

1. This Website offers access to products provided by third parties. We do not control these third parties. Verify and satisfy your personal preferences and requirements before applying for or obtaining any product. Consult relevant product disclosure statements before making a purchase.
2. All prices are in Australian dollars (AUD \$).
3. We are not liable for any loss or damages incurred in connection with products obtained through this Website.
4. Product statements on this Website are summaries for comparison purposes. Confirm the precise terms of any product prior to purchase. Information is available to Australian residents only, unless otherwise stated.
5. Submitting personal details through this Website allows you to make an offer to obtain a product from a third party. Acceptance of your offer by the third party forms a contract, subject to their terms and conditions. You will receive confirmation if your offer is accepted.

4. Belmore Brokers Pty. Ltd Service and How We Are Paid

1. We provide services to research and compare life insurance, car insurance, loans, energy, broadband products, and credit cards from third parties.
2. comparison service is free to use, subject to these Terms of Use. We receive commission from third party providers if you successfully purchase a product.

5. Permitted Use

1. You may use this Website for personal use only, in compliance with these Terms of Use. Commercial use is prohibited.
2. Do does not engage in activities that affect the security of this Website or any information stored within it.
3. You agree not to:
 - Use automated tools to access or extract data.
 - Duplicate or distribute website content without permission.
 - Use methods to obtain, process, or repackage website content.
 - Reverse engineer or deconstruct the Website's source code.
 - Use tools to obtain large amounts of data.
 - Attempt to uncover valuation or business methodologies.
 - Post or send spam as defined in the Commonwealth Spam Act (2003).
4. Unlawful or fraudulent use of this Website is prohibited.



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5. Any information provided by you on this Website must be true, accurate, and complete.

6. Registering an Account

1. You may create a personal account to access member services. Accounts are created using a username and password or social media authentication.

2. If you create an account, you agree that:

- Your Login Details are for your use only.
- You will keep your Login Details secure and confidential.
- You are responsible for actions taken with your Login Details.
- Breaches of these Terms under your Login Details will be treated as breaches by you.

3. If your Login Details are compromised, notify us immediately and change your password. We are not liable for losses due to unauthorised use of your Login details.

4. We may deactivate your account for unauthorised use and will notify you via provided contact methods.

7. No Advice

1. Belmore Brokers Pty. Ltd does not offer financial, investment, or other monetary advice. Nothing on this Website constitutes such advice.

2. This Website is for comparison and research purposes only. We do not bind third party providers or ensure they will sell products to you. Products are subject to third party approval.

8. Intellectual Property Rights

1. Belmore Brokers Pty. Ltd trademarks and associated logos are owned by Belmore Brokers Pty. Ltd or its subsidiaries.

2. All intellectual property rights in content on this Website are owned or licensed by Belmore Brokers Pty. Ltd.

3. Use of trademarks is restricted:

- Do not use them as part of your own trademarks.
- Do not use them in a way that causes confusion or defamation.
- Do not imply endorsement of products or services not related to Belmore Brokers Pty. Ltd.
- Intellectual property rights cannot be used without our written consent.



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9. Exclusions of Liability

1. This Website, content, and services are provided "as is." We make no warranties regarding their value, purpose, reliability, accuracy, completeness, security, or error-free status.
2. Use of this Website and actions taken based on its information are at your own risk. Belmore Brokers Pty. Ltd is not liable for any losses incurred.
3. We do not guarantee the Website is free from harmful elements like viruses.
4. We aim for continuous uptime but do not guarantee it. We may suspend, restrict, or terminate access at any time.
5. We are not liable for:
 - Losses from using or relying on this Website.
 - Removal of your data or information.
 - Losses from service interruptions or website failures.
 - Removal of your content or communications.
 - Circumstances beyond our control.
 - Losses or damages not directly caused by us or reasonably expected.

10. Indemnity

1. You agree to indemnify us, our directors, employees, agents, and contractors for any loss or expenses from a breach of these Terms of Use or your use of this website.

11. Contact Us

1. We provide links to third-party websites for additional information. We do not control or endorse these websites. We are not liable for any loss incurred from accessing third-party sites.
2. For questions about this Website or our services, please contact us.

12. General

1. If any part of these Terms is invalid or unenforceable, it will be replaced by a valid provision reflecting the spirit of the original. The rest of the Terms will continue in effect.
2. Failure to enforce rights under these Terms does not prevent further action.
3. These Terms constitute the entire agreement between you and us regarding your use of this Website, superseding any prior agreements.



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13. Governing Law

1. These Terms and your use of this Website are governed by the laws of New South Wales and the Commonwealth of Australia.
2. You and we submit to the non-exclusive jurisdiction of the courts of New South Wales and the Commonwealth of Australia in relation to these Terms and your use of this website.

By using this Website, you agree to these Terms and Conditions.

Licensing Disclosure for Website

Belmore Brokers Pty. Ltd ABN 24 694 213 646, is an Authorised Credit Representative #575831 of AFAS Group PTY LTD, Australian Credit Licence #414426.

Privacy Policy Belmore Brokers Pty. Ltd

General

References to " Belmore Brokers Pty. Ltd ", in this policy mean Company Pty Ltd (ACN 694 213 646) trading as www.belmorebrokers.com.au, along with all its subsidiaries, related entities, or controlled entities. The context will determine whether Belmore Brokers Pty. Ltd refers to one or multiple entities. Each Belmore Brokers Pty. Ltd. Entity may perform different roles regarding your loan, such as acting as a broker or lender. This consent covers the roles of each entity. References to the singular ('I' or 'me') include the plural ('We' or 'us').

This privacy policy outlines our compliance with the Privacy Act 1988 (Privacy Act). Terms 'personal information' and 'information' are used interchangeably, following the definition in section 6 of the Privacy Act. Belmore Brokers Pty. Ltd collects personal information to provide requested products and services and information about other products and services offered by or through us. We protect your personal information in accordance with the Australian Privacy Principles (APP) under the Privacy Act, available at: <https://www.oaic.gov.au/privacy> and any applicable industry privacy code.

Why We Collect Information

Belmore Brokers Pty. Ltd collects information for purposes reasonably necessary for or directly related to our business functions or activities. These include:

- Providing products and services requested by customers, and monitoring, evaluating, and delivering products and services.
- Assisting with queries, resolving complaints, managing information access requests, or handling legal actions involving Belmore Brokers Pty. Ltd.
- Managing customer relationships, accounts, and performing administrative tasks (e.g., risk management, system development, credit scoring, staff training, debt collection, and market research).



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- Offering information about products and services from Belmore Brokers Pty. Ltd, affiliated providers, and external providers we represent (unless the customer opts out).
- Complying with legal obligations, such as the National Consumer Credit Protection Act 2009, the Privacy Act, and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.
- Identifying customers or establishing tax status under Australian or foreign legislation, regulation, or treaties, or agreements with tax authorities.
- Gathering and aggregating information for statistical, prudential, actuarial, and research purposes.
- Developing and implementing measures to detect or prevent fraud and credit loss.
- Assisting with marketing and promotional purposes, including disclosing personal information to third parties, contractors, or organizations aiding our marketing and promotion efforts.

Additionally, under Part IIIA of the Privacy Act, we may obtain your consent to collect, use, and disclose information about you. If you do not provide the required information, we may be unable to offer you the requested goods and services.

What We Collect

Belmore Brokers Pty. Ltd collects personal information such as name, address, date of birth, gender, marital status, occupation, account details, contact details (telephone, facsimile, email), and financial information. We may also collect personal details for identification purposes over the telephone.

For credit applications, we may collect information about your dependents, current address duration, employer's details, length of employment, proof of earnings, and previous employment details if applicable.

Disclosure

Belmore Brokers Pty. Ltd will not disclose your information to government agencies, private sector organizations, or anyone else unless:

- You have consented.
- You would reasonably expect or have been informed that such information is usually disclosed.
- It is required or authorized by law.
- Your actions imply consent to the disclosure of information.
- It will prevent or lessen a serious and imminent threat to someone's life or health.
- It is reasonably necessary for law enforcement, protection of public revenue, or investigation of fraud, unlawful activity, or misconduct.

Depending on the product or service, we may disclose information to:

- Affiliated and external product and service providers.



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- Appointed auditors.
- Individuals acting on your behalf (e.g., financial adviser, solicitor).
- Your employer, referees, guarantors, or potential guarantors.
- Regulatory bodies, government agencies, or courts.
- Participants in the payment system and financial institutions.
- Insurers.
- Joint borrowers or account holders.
- Credit reporting bodies or debt collection agencies.
- Other financial institutions and organizations.
- Potential business or asset acquirers.
- Suppliers.
- Other specified organizations or individuals.

Identity Verification and Credit Checks

Belmore Brokers Pty. Ltd is legally required to conduct identity verification and credit checks under legislation like the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and the National

Consumer Credit Protection Act 2009. Information from online or in-store applications may be used to verify details and conduct credit checks, including e-verification.

Consent for these checks will be sought during the application process. If there is a partial or no match, further documentation may be required for verification.

We may also access and collect your financial records from your financial institutions via an online portal with your consent. This service removes the need for physical financial statements.

If you fail to meet a payment obligation or commit a serious credit infringement, we may disclose this to a credit reporting body. You may request a credit reporting agency not to use your information for pre-screening direct marketing or if you believe you are a victim of fraud.

You have the right to request a copy of your credit reporting information once a year or if it relates to our refusal of credit.

We may disclose information to the following credit reporting bodies:

- Equifax Pty Ltd: <http://www.equifax.com.au/privacy>
- illion Australia Pty Ltd: <https://www.illion.com.au/privacy-policy/>
- Experian Asia Pacific Pty Ltd: <http://www.experian.com.au/privacy-policy/>



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Website Data

When visiting Belmore Brokers Pty. Ltd website, our system may record information provided by your browser, including:

- Date and time of visit.
- Browser type and operating system.
- Internet Service Provider and top-level domain name.
- Referring web address.
- IP address.

Website data is kept confidential and used for internal research purposes only.

Cookies

Our websites may send a "cookie" to your computer, providing a unique identification number. Cookies help us interact more effectively with your computer. They may be session cookies (lasting until you close your browser) or persistent cookies (stored longer term). Cookies do not identify individual users.

You can configure your browser to accept, reject, or notify you of cookies. Rejecting all cookies may limit website functionality.

Links to Other Websites

Our websites may link to non-Company websites. We encourage you to read and understand the privacy policies of linked websites before providing information to them.

Advertising & Performance Tracking

We use advertising companies to deliver online advertising. Cookies and Spotlight tags may collect information such as server details, browser type, visit date and time, and marketing performance. Anonymous information may also be collected about website usage for advertising effectiveness and consumer interest studies.

Overseas Storage and Delivery of Information

Belmore Brokers Pty. Ltd may use third-party platforms for information delivery and storage at secure locations in Australia, Singapore, the United Kingdom, the United States, Ireland, or Hong Kong. These third-party providers use secure systems and processes equivalent to those required under the Australian Privacy Principles.

Telephone

We may monitor and record telephone calls for training and security purposes.



Email

We will preserve the content of any email that you send us if we are legally required to do so. Where appropriate, we may record your email address against the relevant company name on our confidential customer database. Your email address is used only to send you information that you have requested and as necessary to complete a transaction or application or for marketing purposes. As part of your use of our email marketing software, Belmore Brokers Pty. Ltd allows you to elect to receive, or not to receive, certain information. Belmore Brokers Pty. Ltd will not send you unsolicited email information related to marketing and promotional purposes where you have opted out of receiving such communication, offers or advertisements.

Belmore Brokers Pty. Ltd will not sell, rent or lend our contact lists or our customers' contact lists (including customer data) to third parties.

All emails that you have requested will have an option to unsubscribe. To unsubscribe from all future Belmore Brokers Pty. Ltd emails, please opt out here.

Security of Information

Belmore Brokers Pty. Ltd takes reasonable care to protect personal information collected or submitted, both physically and digitally. We regularly review security and encryption technologies. However, data transmission over the Internet cannot be guaranteed as totally secure. Upon receiving your transmission, we take steps to secure the information in our customer database.

Contact Us

For questions, further information, or to exercise your rights regarding our privacy practices and policies, please contact our Privacy Officer at:

The Privacy Officer

Belmore Brokers Pty. Ltd.

Belmore, NSW, 2192

Phone: 0420 350 886

Email: tnevin@belmorebrokers.com.au

Our Privacy Officer will address your concerns within a reasonable period and provide access to information in the manner requested, if practical.

Acceptance and Changes to Privacy Policy

Your use of the Belmore Brokers Pty. Ltd website or products indicates acceptance of this Privacy Policy. This policy replaces any previous versions. Belmore Brokers Pty. Ltd may vary the Privacy



Policy by publishing changes on the Belmore Brokers Pty. Ltd website, providing sufficient notice of the variation.

Our Complaints Handling Policy

Introduction

We (Belmore Brokers Pty. Ltd. T/As Belmore Brokers, Australian Credit Representative number 575831) are committed to providing all our customers with excellent service. However, if you or any customer believes we have not adequately met our obligations, or you have a complaint about any of our services; we encourage you to let us know so we can resolve to your satisfaction.

What is a complaint?

A complaint is defined in AS/NZS 10002:2014 and ratified by ASIC as “an expression of dissatisfaction made to or about an organisation, related to its products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.”

Any person who is dissatisfied with our service, for any reason, may contact us to complain. Sometimes we may receive negative feedback, which is not an actual complaint and as such may not require a resolution or formal follow up. Whilst we welcome feedback from all our customers, this policy does not apply to feedback of this nature.

How to lodge a complaint

If you have a complaint to make and you have not been able to resolve it to your satisfaction with the staff member involved, we encourage you to let our Complaints Officer know via any of the following contact points:

- In writing to – 1/14 Liberty st Belmore, 2192, NSW
- Via phone on 0420 350 886
- Via email on xxx@xxx.com.au
- Via our website - tnevin@belmorebrokers.com.au

When making a complaint, please provide the following information:

- Your name and contact details
- Details of the services we provided
- The nature of the complaint
- Details of the employee involved
- Copies of any documentation or correspondence supporting the complaint

Extra assistance



Should any extra assistance be required to resolve this issue, including language interpretation please let our Complaints Officer know. We will then attempt to rectify any such challenge.

Our internal resolution processes

Upon receiving a complaint in writing, our Complaints Officer will attempt to contact the complainant within a maximum 24 hours, using the same medium that complaint was received or in a manner requested by complainant. This initial contact will be to at least acknowledge receipt of the complaint and our intent to investigate and resolve asap.

Subsequently, our Complaints Officer will proactively and respectfully address the matter directly with the complainant with an intent to resolve within 5 business days. Sometimes this will not be possible, but in all circumstances, we will formally respond in writing within a regulatory maximum of 30 calendar days from when the complaint was first received.

Within this 30 day period, and unless resolved to the complainant's satisfaction within 5 business days, our Complaints Officer will put in writing the following details to the complainant:

- Details of complaint received.
- Contact details of our Complaints Officer.
- Outcome of our internal complaint investigation, including steps and decisions taken.
- An explanation of our decision measured against complaint made and investigation taken.
- The complainant's right to contact our External Dispute Resolution body (see details below should they not be fully satisfied with the outcome of our internal process).

External Dispute Resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). Our membership number is 120333

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Details are as follows:

- Website via www.afca.org.au
- Email via info@afca.org.au
- Telephone via 1800 931 678 (free call)
- In writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001



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