



PURPLE CIRCLE
FINANCIAL SERVICES PTY LTD

Website Guidelines

April 2022



To assist you with compliance aspects of your website, please see below for some examples of appropriate wording of a webpage and some terms and conditions that you may find useful:

Example Website text:

CREDIT GUIDE & PRIVACY STATEMENT

Click [HERE](#) to view YOUR NAME'S Credit Guide & Privacy Statement (with link to document)

PRIVACY POLICY

Click [HERE](#) to view our Consumer privacy policy. (with link to document)

TERMS & CONDITIONS

Click [HERE](#) to view the website terms and conditions. (with link to document)

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We love hearing positive feedback, but if you do have a complaint, please let us know so we can work towards resolving it promptly and fairly.

You can make a complaint verbally or in writing by contacting your broker directly or by using any of the following

- **Email:** compliance@purplecfs.com.au
- **Phone:** 1300 366 406
- **Mail:** Complaints Officer, Purple Circle Financial Services, 14A Porter Street, Beaconsfield, WA 6162, Australia

External Dispute Resolution Scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is the Australian Financial Complaints Authority (AFCA).

You can contact AFCA using any of the following:

- **Online:** www.afca.org.au
- **Email:** info@afca.org.au
- **Telephone:** 1800 931 678 (toll free)
- **Mail:** GPO Box 3, Melbourne Vic 3001

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You may refer the matter to AFCA at any time, but if our internal process is still in progress, they may request that our internal processes be completed before considering the matter further.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.



Example Website text:

Compliments and Concerns

At **YOUR COMPANY NAME**, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

Compliments

Our representatives are always delighted to know that they have succeeded in making your experience a pleasant and successful one.

If one of our representatives has provided you with exceptional service in any way, please let us know using the details below, so that we can further encourage them via this feedback process.

You can email feedback to us at **YOUR EMAIL ADDRESS** and we would be delighted to hear from you

Concerns

If, for any reason, you do not feel that you have received the highest standard of care from us, we likewise encourage you to share this with us. We have in place a process that we believe makes it easy for you to tell us your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Complaints Handling Officer
YOUR CONTACT NUMBER
YOUR EMAIL ADDRESS

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint. We will acknowledge receipt of your complaint and confirm that the matter is being investigated. Once our investigation is complete, we will provide you with a detailed response in writing that includes the results of our investigation and the reason/s for our decision.

Third Party Products or Services:

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaint resolution process.



If you are not satisfied with the resolution of your complaint by the third party under their complaint resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

Need an update on your complaint?

If you have lodged a complaint with us, you can contact us at any time to ask for an update on its status. Contact us through any of the methods listed above and please be sure to refer to your earlier communication so that we can respond effectively.

Resolution

We will try to resolve your complaint immediately. However, if this is not possible, we will ensure we treat you fairly and will work to resolve your complaint as soon as possible. Wherever possible, we will aim to provide our formal response to you within two weeks of receiving your complaint. In the rare event that we are still investigating your complaint after 45 days, we will write to you to explain why and to let you know when we expect to have completed our investigation.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, you can have your complaint heard by an independent party, the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

1800 931 678 (free call)
Australian Financial Complaints Authority
GPO Box 3 Melbourne, VIC 3001
www.afca.org.au

Example Disclaimer:

The information provided on this site is on the understanding that it is for illustrative and discussion purposes only.

Whilst all care and attention is taken in its preparation any party seeking to rely on its content or otherwise should make their own enquiries and research to ensure its relevance to your specific personal and business requirements and circumstances.

Terms, conditions, fees and charges may apply. Normal lending criteria apply. Rates subject to change. Approved applicants only.



WEBSITE TERMS and CONDITIONS – CREDIT REPRESENTATIVE

Please read these terms and conditions carefully. By accessing this website, you agree to be bound by the terms and conditions below.

Copyright

Copyright in the information contained in this site subsists under the Copyright Act 1968 (Cth) and, through international treaties, the laws of many other countries. It is owned by us unless otherwise stated. All rights reserved. You may download a single copy of this document and, where necessary for its use as a reference, make a single hard copy. Except as permitted under the Copyright Act 1968 (Cth) or other applicable laws, no part of this publication may be otherwise reproduced, adapted, performed in public or transmitted in any form by any process (graphic, electronic or mechanical, including photocopying, recording, taping or by storage in an information retrieval system) without our specific written consent.

General Advice Warning

The advice contained on this site does not take into account any persons particular objectives, needs or financial situation. Before making a decision regarding the acquisition of a Credit Product, persons should assess whether the advice is appropriate to their objectives, requirements or financial situation. We recommend you obtain advice before acting upon any of the information on this site. No responsibility is taken for persons acting on the information on this site. Persons doing so, do so at their own risk.

Calculators and Assumptions

Any calculators available on the site are designed to give you some examples of different financial scenarios, based on stated assumptions and the figures you input. The calculations are intended as estimates only and they are not meant to be kept or used for any practical purpose, or as a substitute for professional financial advice. Any calculators or information provided on our websites are provided for your convenience only and do not constitute either credit or financial advice. Information on our websites has been prepared without consideration of your particular circumstances and should be viewed as generic information only and not as indicating that you should follow a particular course of action.

While we have based the information on sources that we believe are reliable and accurate, your actual outcomes will depend on a range of factors outside of our control. You should not rely on these calculators when you are making decisions about lending and/or financing. Instead, you should consider obtaining credit advice from an Authorised Credit Representative.

Links to Third Party Sites

Our website may contain links to external websites. While such links are provided for your convenience, you should be aware that the information handling practices of the linked web sites might not be the same as ours. The links do not constitute endorsement of material at those sites or any associated organisation product or service. These external information sources are outside our control. It is the responsibility of users to make their own decisions about the accuracy, currency, reliability and correctness of the information at those sites. By



accessing information at or through this site each user waives and releases us to the full extent permitted by law from any and all claims relating to the usage of the material made available through the website. In no event shall we be liable for any incident or consequential damages resulting from use of the material. Each website will have its own privacy policy and security standards and you should check these as we cannot confirm what standards these third party websites may adopt.

Terms of Use/Governing Law

The information in this site has been prepared in accordance with Australian law for the supply of goods and services. This notice and the information in this site and all matters relating to either are governed by and are to be construed according to the laws applicable in the State of Western Australia and the Commonwealth of Australia ("Australian law"). The information may not satisfy the laws of any other country. It is not directed at people in any other country and should not be relied on by people in any country other than Australia. The information in this site is current at the date of publication but may be subject to change.

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