

Scope

If you have any questions or wish to clarify the meaning of any of these terms and conditions, please contact Centrepoint Lending Solutions. You should review our privacy statement for further information concerning the collection and use of User Information, as this sets out details of use by Centrepoint Lending Solutions of information gathered from this site, and your use of it. You should also read our Disclaimer as this contains important limitations on Centrepoint Lending Solutions liability.

If you object to any of these "Terms and Conditions" (which expression includes the Disclaimer, and any subsequent amendments to this document or the Disclaimer), you should immediately discontinue use of this Site. You must not transmit or attempt to transmit any material of any kind to this Site which contains a virus, malicious computer code or other harmful component or otherwise attempt to alter any of the content on this Site.

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Limitation of Liability

Centrepoint Lending Solutions is in no way liable for any loss, liability, damage, expense or cost whatsoever and including without limitation indirect or consequential loss or damage, loss of profits or business opportunity, and damage to property arising out of your use or your inability to use this site or messages received or transactions entered into through this site, even if Centrepoint Lending Solutions has been advised of the possibility of such damages. If any Act of Parliament implies into the Terms and Conditions any term, condition or warranty, which cannot be excluded, limited or modified, such term, condition or warranty, is deemed to be included in these Terms and Conditions. The liability of Centrepoint Lending Solutions for any breach of such term, condition or warranty is, where permitted, limited at the option of Centrepoint Lending Solutions, to:

- the supplying of the services again;
- or the payment of the cost of having the services supplied again

Applicable Law

These terms and conditions are governed by and construed in accordance with the laws of the state of New South Wales,(or where ever the company has been formulated) and you agree to submit to the exclusive jurisdiction of the courts of that state.

General

If any provision(s) of these Terms and Conditions is held by a court of competent jurisdiction to be contrary to law, then such provision(s) shall be deemed not to form part of these Terms and Conditions to the extent of the invalidity, with the other provisions remaining in full force and effect. Centrepoint Lending Solutions failure to exercise or enforce any rights or provisions of these Terms and Conditions shall not constitute a waiver of such right or provision unless acknowledged and agreed to by Centrepoint Lending Solutions in writing. Centrepoint Lending Solutions may amend these Terms and Conditions from time to time. Any amendment will be effective immediately.

Your continued use of this Site after any amendment becomes effective constitutes an agreement by you to abide and be bound by these Terms and Conditions, as so amended.

Virus Warning

Warning Centrepoint Lending Solutions does not represent that any information (including any file) obtained from or through this site is free from computer viruses or other faults or defects. It is your responsibility to scan any such information for computer viruses.

Release

You hereby waive, release, forgive, discharge and relinquish any and all claims that you now have or may have against Centrepoint Lending Solutions, its related bodies corporate, agents and representatives which arise out of or in relation to any transaction in relation to this site.

No Representations

None of Centrepoint Lending Solutions, its related bodies corporate, its officers or employees makes any representation or warranty as to the reliability, accuracy or completeness of the information contained on this site (including in relation to any products or services), and to the fullest extent permitted by applicable law, Centrepoint Lending Solutions disclaims all representations and warranties, not expressly made on or in relation to this site.

Complaints

Centrepoint Lending Solutions (CLS) is committed to customer focused, effective and efficient complaint handling, so should you have a complaint about us, or one of our Credit Representatives, we need to hear from you. To lodge a complaint please contact a member of our Professional Standards committee.

To assist us in handling your complaint in a timely, efficient and professional manner, could you please provide:

- your full name and contact details
- the full nature of your complaint
- the name of the service provider/lender and any allocated identifying serial/loan numbers
- the resolution you are seeking
- any supporting documentation relevant

- the name of our Credit Representative

Our Professional Standards Committee contact details are:

Phone:	(02) 9921 6901
Fax:	(02) 9921 6999
Post:	Professional Standards Committee Centrepont Lending Solutions Level 6, 2 Elizabeth Plaza North Sydney NSW 2060
Email:	compliance@ausloanco.com.au

Once your complaint is received we will:

- provide an acknowledgement within 48 hours
- complete a full investigation into all matters raised
- provide a full response within 48 days

Should you not be fully satisfied with the response, you do have the right to take the complaint to an External Dispute Resolution scheme. CLS is a member of the Credit Ombudsman Services Limited (COSL). Contact details for COSL are:

Phone:	1800 138 422
Fax:	(02) 9273 8440
Post:	Credit Ombudsman Services Limited PO Box A252 Sydney South NSW 1235 2 Elizabeth Plaza North Sydney NSW 2060
Online:	www.cosl.com.au

COSL is an independent external dispute resolution service, of which CLS is a members. The Credit Ombudsman Service Limited is free of charge.