

## CREST ADVISORS DISCLAIMER

This page provides general information only and has been prepared without taking into account your objectives, financial situation or needs. We recommend that you consider whether it is appropriate for your circumstances and your full financial situation will need to be reviewed prior to acceptance of any offer or product. It does not constitute legal, tax or financial advice and you should always seek professional advice in relation to your individual circumstances. Subject to lenders terms and conditions, fees and charges and eligibility criteria apply.

**ABN: 81 129 801 878**

*Liability limited by a scheme approved under Professional Standards Legislation.*

Please note that we currently have four separately run businesses under the Crest Advisors banner – Crest Accountants, Crest Wealth, Crest Lending and Crest Insurance. We have used four different colours to distinguish the four businesses – Crest Accountants (GOLD), Crest Wealth (BLUE), Crest Lending (GREEN), Crest Insurance (PURPLE) and Crest Lawyers (GREY).

You may engage with more than one of these businesses to seek specialist advice in their area of expertise. Please note any direct advice received from a particular business related to their area of expertise should not be viewed as advice from the overall Crest Group of businesses. These businesses

are run independently to maintain transparency and to provide our clients with specialist advice across their entire financial situation.

## CREST ACCOUNTANTS

This page provides general information only and has been prepared without considering your objectives, financial situation or needs. We recommend that you consider whether it is appropriate for your circumstances and your full financial situation will need to be reviewed prior to acceptance of any offer or product. It does not constitute legal; tax or financial advice and you should always seek

professional advice in relation to your individual circumstances. Subject to lenders terms and conditions, fees and charges and eligibility criteria apply

**ABN: 72 877 447 100**

*Liability limited by a scheme approved under Professional Standards Legislation.*

## CREST WEALTH

Crest Wealth Pty Ltd, ACN 644 511 508, ATF Crest Wealth Trust t/as Crest Wealth is a Corporate Authorised Representative of Crest Wealth Advice Pty Ltd AFS License NO: 531122 for Financial Planning Services only.

**ABN:** 93 644 511 508

The information contained on this website is general in nature and does not take into account your personal situation. You should consider whether the information is appropriate to your needs, and where appropriate, seek professional advice from a financial adviser.

## CREST LENDING

Crest Lending Pty Ltd ABN 18 604 419 427 Credit Representative 477340 is authorised under Australian Credit Licence 389328 Disclaimer: Your full financial situation would need to be reviewed prior to acceptance of any offer or product.

## CREST INSURANCE

Crest Insurance Pty Ltd is a corporate authorised representative no. 001281699 of Brindabella Insurance Brokers Pty Ltd AFSL no. 500149. ABN: 25 638 797 592

## CREST LAWYERS

This website does not give legal advice. The content is intended to only provide a summary and general overview on matters of interest. Before acting or relying on any content you should always obtain legal or other professional advice as appropriate to your own circumstances.

ABN 19 493 421 827.

## COMPLIMENTS AND CONCERNS

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.

## Concerns

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly. If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

## 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 deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event 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. When we have completed our investigation, we will write to let you know the outcome and the reasons for our decision.

## 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, then you can have your complaint heard by an independent party, the Credit, and Investments Ombudsman (CIO).

You can contact CIO at:

- 1800 138 422 (local call cost)
- Credit and Investments Ombudsman
- PO Box A252, Sydney South NSW 1235
- [www.cio.org.au](http://www.cio.org.au)

## YOUR PRIVACY

At Crest Advisors, we are committed to protecting your privacy as an online visitor to our website.

We use the information we collect about you to maximize the services that we provide to you.

We respect the privacy and confidentiality of the information provided by you and adhere to the Australian Privacy Principles. Please read our privacy policy below carefully.

You may change your details at any time by advising us in writing via email. All information we receive from our customers is protected by our secure server. Crest Advisors is secure server software encrypts all customer information before it is sent to us. Furthermore, all customer data collected is secured against unauthorised use or access. Credit card information is not stored by us on our servers.

## STORAGE AND SECURITY OF YOUR INFORMATION

We receive and store information you enter on our website or give us in any other way from time to time. You may provide basic contact information such as your name, phone number, address, and email address to enable us to send information or process your product order and we may also collect additional information at other times, including but not limited to, when you provide feedback, change your content or email preferences, respond to a survey, or communicate with our customer support.

We may use personal information collected from you for the purpose of providing you with direct marketing material, updates regarding our website and information in the form of a newsletter.

This will only apply if you have registered or subscribed to such publications by registering your details with us. However, if you wish to cease receiving any such information you may let us know either by email or unsubscribing at any time and your request will be actioned immediately.

Individual profile and company details are not used for any other purpose. Details are only supplied to a third party supplier when it is required by law, for goods or services which you have purchased or to protect our copyright, trademarks and other legal rights.

We respect the privacy of our online visitors. We may collect information on or through this website that can personally identify you. For example, we collect personally identifiable

information which you volunteer to us to respond to visitor questions and comments about us and our products and services, and to mail e-newsletters (Personal Data).

We will use all reasonable means to protect the confidentiality of your Personal Data while in our possession or control. We will not knowingly share any of your Personal Data with any third party other than our service providers who assist us in providing the information and/or services we are providing to you. To the extent that we do share your personal information with a service provider, we would only do so if that party has agreed to comply with our privacy standards as described in this privacy policy. Some of our service providers may be overseas and may not be subject to Australian Privacy Laws. Please contact us if you require specific details.

Any non-personal information, communications and material you send to this website or to us by email, or which we obtain from third parties without promises of confidentiality, may be kept, used and disclosed by us on a non-confidential basis. We are free to use and reproduce any such information freely, and for any purpose whatsoever. Specifically, we will be free to use any ideas, concepts, know-how or techniques contained in such information for any purpose, including developing, manufacturing or marketing products.

## COOKIES

A cookie is a small file placed in your web browser that collects information about your web browsing behaviour. Use of cookies allows a website to tailor its configuration to your needs and preferences. Cookies do not access information stored on your computer or any personal information (e.g. name, address, email address or telephone number). Most web browsers automatically accept cookies but you can choose to reject cookies by changing your browser settings. This may, however, prevent you from taking full advantage of our website.

Our website uses cookies to analyse website traffic and help us provide a better website visitor experience. In addition, cookies may be used to serve relevant ads to website visitors through third party services such as Google Adwords. These ads may appear on this website or other websites you visit.

## DISCLOSURE OF YOUR INFORMATION

We may from time to time need to disclose certain information, which may include your Personal

Data, to comply with a legal requirement, such as a law, regulation, court order, subpoena, warrant, in the course of a legal proceeding or in response to a law enforcement agency request. Also, we may use your Personal Data to protect the rights, property or safety of Crest Advisors, our customers or third parties.

If there is a change of control in one of our businesses (whether by merger, sale, transfer of assets or otherwise) customer information, which may include your Personal Data, could be disclosed to a potential purchaser under a confidentiality agreement. We would only disclose your information in good faith and where required by any of the above circumstances.

## THIRD PARTIES

We do not and will not sell or deal in personal or customer information. We will never disclose your personal details to a third party except the necessary information required by providers of products or services you have purchased or to protect the rights, property or safety of Crest Advisors, our customers or third parties or if required by law.

We may however use in a general sense without any reference to your name, your information to create marketing statistics, identify user demands and to assist it in meeting customer needs generally. In addition, we may use the information that you provide to improve our website and services but not for any other use.

## SECURITY

We strive to ensure the security, integrity and privacy of personal information submitted to our website, and we periodically update our security measures in light of current technologies.

## LINKS

This website may contain links to other websites. These links are meant for your convenience only. Links to third party websites do not constitute sponsorship or endorsement or approval of these websites. Please be aware that we are not responsible for the privacy practices of such other websites. We encourage our users to be aware, when they leave our website, to read the privacy statements of each and every website that collects personally identifiable information. This privacy policy applies solely to information collected by this website.

## CHANGE IN PRIVACY POLICY

As we plan to ensure our privacy policy remains current, this policy is subject to change. We may modify this policy at any time, in our sole discretion and all modifications will be effective immediately upon our posting of the modifications on this website. Please return periodically to review our privacy policy.

If you have any questions or concerns at any time about our privacy policy or the use of your personal information, please contact us at [info@crestadvisors.com.au](mailto:info@crestadvisors.com.au) and we will respond within 48 hours.