



CREDIT GUIDE & PRIVACY POLICY

Important information about our Australian Credit Licence and our privacy commitment to you.

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AFSL and Australian Credit Licence Number 391759

CREDIT GUIDE

We are pleased to provide you with this Credit Guide. It fulfils our obligations under the requirements of our Australian Credit Licence.

It also provides useful information that will help you decide whether our services suit your requirements.

This Credit Guide acknowledges your right to ask about our services and explains the services we offer. It outlines how we are paid for the provision of services, provides details of our internal and external complaints handling procedures, and explains how to access them if necessary.

If you opt for us to make arrangements with creditors on your behalf (“credit assistance services”), we may also provide you with a Credit Quote and a Credit Proposal document. The Credit Quote provides you with details of the credit services provided to you and their associated costs. We promise that we will not charge you beyond the amount of the Credit Quote. The Credit Proposal provides estimates for specific details of commissions, fees and charges that are payable to us, other credit providers and third parties (eg. referral parties).

MyBudget is solely responsible for the services provided to you by its Credit Representatives.

Who are we?

MyBudget is dedicated to helping people gain control of their finances and manage their personal debt. We've been proudly fulfilling our mission to reduce financial stress in the community since the company was established in 1999. Today, MyBudget is recognised as the nation's leader in personal budgeting services.

MyBudget endorses and adheres to all relevant codes of conduct and strictly abides by all acts of parliament, including those passed by the national, state and territory governments of Australia. We also comply with all requirements as directed by the Australian Securities and Investments Commission (ASIC) as the national regulator.

We are committed to delivering world class services to our clients.

Why are we different?

Unlike companies that provide one-size-fits-all solutions, MyBudget specialises in designing tailored financial strategies. In most instances, we can quickly ease your financial stress without compromising your credit rating or requiring you to go into further debt.

On your behalf, we can also liaise with your creditors, pay your bills and manage your budget. With MyBudget's ongoing guidance, help and support you are more likely to stay on target to achieve your financial goals.

What are our authorisations?

We are authorised to engage in credit activities, other than as a credit provider or lessor.

This means that we are able to give credit assistance to consumers, as well as act as an intermediary between a client and a creditor in relation to a credit contract or a consumer lease.

What services do we offer?

In some circumstances, it is considered that we are providing credit assistance when we make arrangements with your creditors on your behalf, help you secure credit, or give you advice about your financial situation.

Our credit assistance services may include: discussing your current or proposed credit contracts with you; renegotiating those contracts on your behalf or suggesting that you vary these contracts; suggesting that you enter into new credit contracts; and/or assisting you to take any of these actions. With your permission, we may also deal directly with those credit providers on your behalf to achieve the same outcome.

We can assist you with the following types of creditor arrangements:

- Credit cards
- Personal loans
- Mortgages
- Car and boat loans
- Debt consolidation loans

- Payday loans
- Lines of credit
- Overdrafts
- Leases
- Hire purchases

One of our Personal Budgeting Specialists will be pleased to provide you with further information.

Credit assistance services will be delivered by MyBudget's Credit Representatives, these being: a Personal Budgeting Specialist who will initially design a customised budget plan for you that addresses your financial goals, followed by a team who will coordinate the setup of your budget and any negotiations with your creditors.

MyBudget and its Credit Representatives have professional indemnity insurance.

Which creditors do we work with?

In the course of providing credit assistance to you, we may deal with:

1. Credit providers with whom you have existing credit contracts at the time of engaging our services;
2. Prospective or future credit providers.

We therefore deal with a wide variety of credit providers when providing credit assistance to our clients.

MyBudget has successfully negotiated payment arrangements with thousands of creditors, and the six creditors with whom we deal with most frequently are as follows: Commonwealth Bank, Australia and New Zealand Bank (ANZ), Esanda, Credit Corp, Westpac, and St George (current as of June 2016). We are also able to act as an intermediary to secure credit on your behalf. To provide this service MyBudget has referral agreements with MyBudget Loans and MoneyPlace.

Suitability of recommendations

Before we can recommend credit arrangements that meet your requirements, we must have a complete knowledge of your current financial situation, financial objectives and your ability to afford the plan we propose. As a credit licensee, we are required to:

- Undertake a thorough analysis of your financial situation, your requirements and objectives;
- Take reasonable steps to verify your financial situation; and
- Make a preliminary assessment about whether the proposed credit assistance is “not unsuitable” based on the inquiries and information obtained in the first two steps.

You can request a written copy of your preliminary assessment at any time within seven (7) years of the date of the Credit Assistance Quote.

We will not suggest that you obtain, or assist you to obtain, a credit contract if we have assessed the credit contract as unsuitable.

A credit contract may be deemed unsuitable if:

- You will not be able to maintain the credit contract without substantial financial hardship; or
- The credit contract does not meet your requirements or objectives.

What do we expect from you?

We expect that you will provide us with accurate information and any documentation we request, so that we may provide you with advice specific to your requirements.

We expect that you will use our advice to enable you to make informed financial decisions, and that you will seek second opinions where necessary.

We expect that, where appropriate, you will inform us of any changes that may influence your current situation or future objectives.

How are we paid for the services we provide?

The Credit Representatives who serve you receive incomes that are paid solely by MyBudget as their employer. They do not receive any commissions, bonuses or other payments from external parties.

There will be affordable payments built into your budget that cover the set up and ongoing management costs of your personal budget, as well as our negotiations with your creditors.

These payments vary between clients, depending on the content of each individual budget.

The details of your payments will be explained in full in the Terms of Service and Budget Plan.

What commissions, fees or other benefits are received?

MyBudget does not receive any commission or bonus from any credit providers or related parties in relation to the credit assistance we provide, nor for our budgeting and debt management services, nor for recommending any particular credit products to you. We do not pay a commission or bonus to any third party for the introduction of credit business or proposed credit business.

MyBudget may, from time to time, receive a benefit from preferred lenders by way of sponsorship of educational seminars, conferences or training days. Details of benefits above \$300 will be maintained on a register.

MyBudget's Personal Budgeting Specialists may receive a commission and/or a bonus if you proceed to sign up with MyBudget.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representatives.

Do any relationships exist that might influence the service or advice you receive?

MyBudget has an agreement with MoneyPlace through which we assist MyBudget clients to access debt consolidation loans.

MyBudget has a professional association with MyBudgetLoans, an organisation which provides loan brokerage and other tailored credit solutions. We also have a professional association with Debt Free, a company which assists clients with Part X Personal Insolvency Agreements.

Some functions and staff of MyBudget also trade under the company name MyDebtSolution Pty Ltd, which is a registered debt agreement administrator with the Australian Financial Security Authority (AFSA), and which assists MyBudget clients who are applying for formal debt agreements (Part IX and Part X Debt Agreements and Bankruptcy).

MyBudget representatives do not receive any commissions for recommending clients to MyBudgetLoans, Debt Free or MyDebtSolution, and we will only recommend these options where they are deemed suitable for your situation and objectives.

We are committed to making recommendations which are appropriate for your personal situation and avoiding conflicts of interest.

What information do we maintain in your file and can you examine your file?

We will maintain personal and financial details collected from you in a secure file. You may specify how you would like to give us instructions and receive communication from us – for example, by telephone, web message or some other means – and we will note this on your file. You may request to examine your file. We are committed to implementing and promoting a Privacy Policy, which governs the privacy and security of your personal information. A copy of our Privacy Policy can be found in this brochure. If you feel that any of your details may have been used inappropriately, or that we may have breached this Privacy Policy, you are able to make a complaint using the steps below.

What should you do if you have a complaint?

It is our aim for every client to have a fabulous experience with MyBudget. For this reason, we take all feedback seriously and endeavour to resolve complaints quickly and satisfactorily. Our commitment extends to providing you with accessible complaint resolution mechanisms.

If you have any complaints about the service provided to you, you should take the following steps:

1. Communicate your concern to a member of our customer service team;
2. If you are not satisfied with the outcome, request to speak with a senior member of staff.

Our team are committed to reaching an outcome that resolves your concerns satisfactorily and in a timely manner. Please allow an appropriate amount of time for us to investigate your concern and respond to you.

We will take all possible steps to resolve your complaint quickly and fairly.

If a satisfactory resolution cannot be reached, you may raise your concerns through an external dispute resolution process.

Our external dispute resolution provider is:

Australian Financial Complaints Authority Limited

[ABN 38 620 494 340]

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

The Australian Securities and Investments Commission (ASIC) also provides a free-call information service (1300 300 630) that may assist you with information about complaint resolution and your rights.

Financial Hardship

If you are experiencing hardship, you can seek free and independent advice and assistance from a Financial Counsellor through the National Debt Helpline:

Web: <https://ndh.org.au/>

Phone: 1800 007 007

More Information

We are pleased to provide further information about the credit assistance services we provide. Please contact us using the details set out in the front of this brochure.

PRIVACY POLICY

Our privacy commitment

MyBudget is committed to protecting your privacy. We adhere to a strict privacy policy to keep your personal information secure and confidential. As an Australian Credit Licensee, we are subject to certain legislative and regulatory requirements which require us to obtain personal information about you. We are bound by the Privacy Act 1988 and other legislation surrounding the collection of your information.

The Privacy Act 1988 sets out a number of Australian Privacy Principles (APPs). Our aim is to both support these principles and ensure that we comply with them. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at <http://www.oaic.gov.au>.

This privacy policy outlines the personal information we may collect from you, as well as how and why we collect it. It also shows how we keep this information secure and how we may use or disclose it. The privacy policy applies to all of your dealings and interactions with us – in person, online, over the phone, or by post or fax.

References to 'we', 'us' or 'MyBudget' in this document refer to all functions and employees of MyBudget Pty Ltd and our sister company MyDebtSolution Pty Ltd. For information on how to contact MyBudget, please see 'Contacting us'. The application of this privacy policy extends to all MyBudget employees who use MyBudget services.

How we collect information

MyBudget collects personal information in a number of ways. These include:

- Directly from you, when you attend a face-to-face interview;
- Directly from you, when you provide information through a data collection form;
- Directly from you, when you provide information by phone;
- Directly from you via an email, the internet, or a mobile app; and
- Directly from your creditors, or any other relevant third party, once authorisation has been provided by you.
- Via our related entities in the MyBudget group of companies, including MyBudget Loans Pty Ltd.
- Via our external service providers, where they collect or process personal information on our behalf.

Where you decline to provide us with personal information, or refuse us authorisation to collect information from a third party, this may affect our actions in setting up and managing your budget or creditor payment arrangements, or otherwise providing you with our services, and your level of service may be diminished.

You may choose to contact us anonymously where it is lawful and practicable to do so – for example, if you telephone us requesting our postal address. You will also be able to use our

public website anonymously. However, if you do not identify yourself, we will only be able to give you general information and we may not be able to provide the full services you need.

Please note that all calls between clients and the contact centre are monitored and/or recorded for our records, as well as for training and quality purposes.

What kind of information we collect

We collect only relevant information about you that is needed to establish and maintain your account and services, or as otherwise necessary to conduct our business, as the law allows and/or requires us to collect. We may collect personal and financial information about you that is “non-public”. The information we collect varies depending on the accounts and services you request and use.

We are likely to collect personal information, such as your contact details and other identifying information, necessary for our business dealings with you. This may include your name, email address, postal/residential address, telephone number, and how you heard about MyBudget. We may also collect further personal information, such as your current financial status, credit history, how many dependants you have, your employment status and other such information. We will also collect your financial information, including details about your income, expenditures, bank accounts and payment details. In some circumstances, we will be required to

collect government identifiers, such as your tax file number, Medicare number and/ or pension card number.

Without your consent, we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership status of professional or trade associations, membership status of a trade union, or details of health, disability, sexual orientation, or criminal record. This is subject to some exceptions, including where the collection is required or allowed by law, and when the information is necessary for the establishment, exercise or defence of a legal claim. We understand that this information is sensitive, and our staff are trained to treat any sensitive information we have collected as highly confidential.

Anonymous analytical information such as gender and age brackets may be collected when you browse our website. This is managed through Google Analytics. No information collected in this way will be identifiable as relating to a particular individual. If you wish to opt out, please see the section below titled 'Our website security'.

As mentioned above, we may also receive information from your creditors. This information may be used to assist with negotiations or ongoing budgeting for the particular payments in question. You can speak to your creditors about their privacy policies, including which information they can and cannot provide to MyBudget.

Please be advised that if you provide inaccurate or incomplete information, we may not be able to provide you with the products or services you are seeking. Further to this, if in its dealings with you, MyBudget becomes aware that you are engaged in illegal activity, we will be obliged to report this to the relevant authorities.

Why we collect information and how may it be used

We need to collect some information from you so that we can provide you with an appropriate service, which will primarily involve helping you with your budgeting needs, and dealing with lenders and other creditors on your behalf. We also need to collect certain personal information so that we are sure we can identify you appropriately and act within the requirements of the Privacy Act.

Certain laws, such as the **Australian Anti-Money Laundering and Counter-Terrorism Financing Act 2006** may require us to collect personal information about you.

The information you provide to us, or which we otherwise collect about you, will be used primarily to set up and manage your account, and deal with lenders and other creditors on your behalf. Much of your information would be provided for a specific purpose, and in that case it would be used primarily for that purpose. For example, any of your payment details or bank account details which you provide so that we can make bill payments on your behalf would be used exclusively to make bill payments, and for no other purpose.

We use information gathered to tailor your budget to your needs, make arrangements with creditors, and provide you with the service you require.

From time to time we may also use the information gathered from you to perform statistical and demographic analyses of our client base so that we can improve our services and match our business model to our clients' needs. Where appropriate your information may be used to advise you of products or services we offer which we believe might suit your needs. This may include utilising your email address to send you emails or target online advertising. If at any stage you wish to stop receiving direct marketing material, you may contact us with this request. We maintain a register for those individuals who do not wish to receive marketing material. You may also unsubscribe by visiting - <http://www.mybudget.com.au/unsubscribe>.

Keeping your information up to date

MyBudget takes reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up to date. To ensure that we are able to maintain this level of accuracy and completeness, we ask that you:

- Inform us of any errors in your personal information as soon as possible; and
- Update us with any changes to your personal information as soon as possible.

Keeping your private information secure

MyBudget is committed to keeping your personal information secure and confidential. We use a combination of technologies, systems and processes to control and limit access to your information. Your personal information is stored across multiple locations within the MyBudget database for better security and further control over who has access to your records.

We can refer to this information collectively as your “client file”. These files are accessible to authorised personnel only. They are stored on a secure computer database owned and operated by MyBudget, and protected by security systems that monitor, control and protect access. All computer-based information is protected through the use of access passwords, and data is backed up regularly.

All of our staff are trained to respect client privacy, and they are only given access to the information necessary to perform their jobs and provide service to you, to the extent practical for their individual job roles. No one, except our employees and our service providers, has regular access to the MyBudget computer system and records storage, and we have internal physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you.

We provide many methods of communication for your privacy, including a secure password-protected online messaging tool, and discreet environments for confidential discussions. We will

continue to review our internal security controls to safeguard your member information as we employ new technology in the future.

Accessing your information

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) using the contact details set out below, and we will endeavour to provide you with access to that personal information. Access to the requested personal information may include: providing you with copies, providing you with the opportunity for inspection, or providing you with a summary. If you believe that any of the personal information we hold is incorrect, you may request a correction.

We will never charge you for placing a request to access your personal information, and, in most circumstances, we will not charge you for providing such access. However, if you request information which is of a particularly large volume or is otherwise onerous, MyBudget reserves the right to charge a reasonable fee to compensate us for time spent servicing your request.

It is a legislative requirement that we keep all personal information and records for a period of seven (7) years.

Should you cease to be a client of ours, we will maintain your personal information on or off site, in a secure manner, for seven (7) years. After this time, the information will be destroyed.

You are welcome to access your personal information at any stage within this seven (7) year period by making a request in the manner set out above.

Some exceptions exist where we will not provide you with access to your personal information. We will not provide you with a copy of your personal file if:

- Providing access would pose a serious threat to the life or health of a person;
- Providing access would have an unreasonable impact on the privacy of others;
- The request for access is frivolous or vexatious;
- The information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- Providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- Providing access would be unlawful;
- Denying access is required or authorised by or under law;
- Providing access would be likely to prejudice certain operations by or on behalf of an enforcement body, or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal. All applications for access of personal information can be addressed to the:

Compliance Officer
MyBudget Pty. Ltd.
PO Box 3433
Rundle Mall SA 5000

How we may disclose your information

We may disclose your personal information to organisations outside of MyBudget. The organisations to which we disclose information may include:

- To our related entities in the MyBudget group of companies, including MyBudget Loans Pty Ltd, as permitted by section 13B of the Privacy Act.
- Compliance consultants to ensure that our representatives are meeting our compliance standards;
- Your professional advisors, including your solicitor or accountant, as authorised by you;
- Our external service providers and other third parties that assist us to provide our services to you;
- Your lenders and other creditors;

- Government and regulatory authorities and other organisations, as required or authorised by law - for example, to government or regulatory bodies for purposes related to the prevention of money laundering, public health or safety, the prevention or detection of unlawful activities or to protect public revenue;
- Third parties for the purpose of resolving complaints or disputes, including beyond the end of your contract;
- Product planning and development officers;
- Research bodies for the purpose of improving our current and future services;
- Third parties for the purpose of securing credit on your behalf, as authorised by you;
- Your creditors with whom we are making payment arrangements; and
- Relevant authorities, if we have reason to believe that you or another person is in danger.

In the event that we propose to sell part or all of our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them outside of the due diligence process.

We may need to transfer some of your information overseas if we are making an arrangement with an overseas creditor on your behalf.

The information we may transfer includes your identifying details, such as name, date of birth and address; details of other payments you are required to make; and information about changes in your personal and financial situation, only to the extent necessary to make the payment arrangement.

From time to time, MyBudget uses overseas third party service providers to assist with activities such as data collection, processing, analysis and storage, marketing optimisation, contract provision and sending surveys or emails to many clients at once. At this time, our main third party providers include Genesys Telecommunications Laboratories, Microsoft Sharepoint, Emapta Versatile Services Inc, Google, DocuSign, SurveyMonkey, Marketo, MailChimp and ClickDimensions. Please be advised that these companies may have different privacy policies to MyBudget. However we will only use third party providers which are trusted and are vigilant with your information.

Accordingly, MyBudget is likely to disclose personal information to overseas recipients. Although it is not practicable to specify all countries where such overseas recipients are located, particularly where they are your overseas creditors, MyBudget does frequently deal with service providers located in the United States of America, the Philippines, Sri Lanka, Costa Rica and the United Kingdom. Please note that if MyBudget discloses your personal information to an overseas recipient, that organisation may be subject to different privacy laws, and may not be bound by the Australian Privacy Principles. You can contact

these creditors directly to discuss their privacy policies. We will not pass your details to any overseas recipient unless:

- we reasonably believe that the recipient of the information is subject to a law, or binding scheme, that has the effect of protecting the information in way that, overall, is at least substantially similar to the way in which the Australian Privacy Principles protect the information, and there are mechanisms which you can access to take action to enforce that protection;
- we have first taken such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the Australian Privacy Principles in relation to your information;
- you have consented to the disclosure; or
- the disclosure is otherwise required, authorised or permissible by law.

Although in certain circumstances we are required to collect government identifiers, such as your tax file number, Medicare number or pension card number, we do not use or disclose this information, other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party. This may include disclosing this information to government departments which are acting as your creditors.

Our website security

On our websites and mobile app, you may apply for services or access your existing budget, and you may communicate with us via web message. You may also access site information without revealing your personal identity. We use multiple levels of security to protect the information you provide us online. The application information

we accept online relies on industry standard “Secure Sockets Layer” (SSL) encryption to secure your transaction information and communication. MyBudget’s computer system uses software programs to create summary statistics, which are used for such purposes as assessing which information is of most and least interest to members, determining technical design specifications, and identifying system performance or problem areas.

Our websites utilise cookies to provide you with a better user experience. Cookies are small pieces of information that a site or its service provider transfers to your computer’s hard drive through your web browser. Cookies enable us to recognise your browser, and capture and remember certain information. Most browsers allow you to disable cookies. Please refer to the help menu on your browser for more information.

We use first-party cookies and third-party cookies to help us compile and monitor aggregate data about site traffic and site interaction. This will allow us to offer better site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our site visitors. These service

providers may use the information collected on our behalf to help us conduct and improve our business.

Third party vendors, including Google, show our ads on websites and may serve these ads based on a user's prior visits to our website (for example, through remarketing to site visitors who have not made contact with us, limiting marketing which existing clients receive, or remarketing to a visitor who has made an enquiry but not attended an appointment with us). We may also use data from Google Analytics to optimise our ad campaigns based on your prior visits to our website. You may opt out of Google's use of cookies by visiting the Google advertising opt-out page (<https://www.google.com/settings/ads/plugin>). You may opt out of our use of Google Analytics by visiting the Google Analytics opt-out browser add-on (<https://tools.google.com/dlpage/gaoptout>).

Staying secure online

Your online security relies on our actions and your actions. We will do everything we can to protect your privacy, but there are also measures that you can take. Here are some tips to help you maximise your online security:

- Make sure you regularly use and update an anti-virus program, a firewall, and an anti-spyware program. Using these products for your security will help to protect your computer and your personal information.

- It is important to protect your login details and password for our members' website. Pick a password that will not be easily guessed by anyone else. We recommend using a combination of lower and uppercase letters, symbols and numbers for maximum security.
- Memorise your password and destroy any documents that show your login details. If you do choose to keep a written copy of your login details and password, do not keep the information where it may be easily accessed by others. Should you forget your online password, you may contact MyBudget using the contact details below. A representative will only be able to reset your password after verifying your identity using a series of security questions.
- If you believe your online security has been breached, please contact MyBudget straight away.

Contacting us

You can contact us by phone, fax, post or online, using the below details:

Phone number 1300 300 922

Fax number 08 8272 9811

Postal Address PO Box 3433,
Rundle Mall SA 5000

For general and customer service related enquiries, our phones are open:

7:00am to 6:00pm ACST Monday to Friday

The above times are Central Standard Time. MyBudget is closed on national public holidays.

If you have any questions about the privacy policy, you can email compliance@mybudget.com.au.

Existing clients can also send online messages through our secure client site.

If you wish to ask a question, give feedback, or make a complaint about any potential breach of your privacy rights, please contact MyBudget using any of the contact details above. Any complaints will be responded to within seven (7) days. If you are not satisfied with the outcome of your complaint, you are entitled to contact our External Dispute Resolution Scheme, Australian Financial Complaints Authority (AFCA) which can be contacted on 1800 931 678, www.afca.org.au, or GPO Box 3 Melbourne, VICTORIA 3001 or the Office of the Privacy Commissioner which can be contacted on 1300 363 992 or www.oaic.gov.au.

Updates to our privacy policy

This privacy policy will be reviewed regularly. You can contact a MyBudget representative for a current policy, using the contact details above. Alternatively, please check our website.

1300 300 922
mybudget.com.au

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