

**Terms of Service:**

Mero Chino Groups Pty Ltd T/As Laxmi Home Loans Terms of Service

**Terms**

By accessing the website at <http://www.laxmihomeloans.com.au> , you are agreeing to be bound by these terms of service, all applicable laws and regulations, and agree that you are responsible for compliance with any applicable laws. If you do not agree with any of these terms, you are prohibited from using or accessing this site.

**Accuracy of materials**

The materials appearing on Mero Chino Groups Pty Ltd T/As Laxmi Home Loans' website could include technical, typographical, or photographic errors. Mero Chino Groups Pty Ltd T/As Laxmi Home Loans does not warrant that any of the materials on its website are accurate, complete or current. Mero Chino Groups Pty Ltd T/As Laxmi Home Loans may make changes to the materials contained on its website at any time without notice. However, Mero Chino Groups Pty Ltd T/As Laxmi Home Loans does not make any commitment to update the materials.

**Links**

Mero Chino Groups Pty Ltd T/As Laxmi Home Loans has not reviewed all of the sites linked to its website and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement by Mero Chino Groups Pty Ltd T/As Laxmi Home Loans of the site. Use of any such linked website is at the user's own risk.

**Modifications**

Mero Chino Groups Pty Ltd T/As Laxmi Home Loans may revise these terms of service for its website at any time without notice. By using this website you are agreeing to be bound by the then current version of these terms of service.

## **Privacy Policy:**

Your privacy is important to us. We are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information. It is Mero Chino Groups Pty Ltd T/As Laxmi Home Loans' policy to respect your privacy regarding any information we may collect from you across our website, <http://www.laxmihomeloans.com.au>, and other sites we own and operate.

We only ask for personal information when we truly need it to provide a service to you. We collect it by fair and lawful means, with your knowledge and consent. We also let you know why we're collecting it and how it will be used.

We only retain collected information for as long as necessary to provide you with your requested service. What data we store, we'll protect within commercially acceptable means to prevent loss and theft, as well as unauthorised access, disclosure, copying, use or modification.

We don't share any personally identifying information publicly or with third-parties, except when required to by law.

Our website may link to external sites that are not operated by us. Please be aware that we have no control over the content and practices of these sites and cannot accept responsibility or liability for their respective privacy policies.

You are free to refuse our request for your personal information, with the understanding that we may be unable to provide you with some of your desired services.

Your continued use of our website will be regarded as acceptance of our practices around privacy and personal information. If you have any questions about how we handle user data and personal information, feel free to contact us.

### **What information do we collect?**

Generally, we keep a record of the following types of information about you:

- ✓ information that identifies you, such as your name and address and other information provided by you;
- ✓ if you use a comparison tool, calculator, contact form, online survey or other tool ("Website Tool") on our website, the information that you enter the Website Tool;

- ✓ your IP address for your interaction with various parts of our website. Your IP address is the identifier for your computer when you are using the internet.

*We do not seek to collect sensitive information (for example health information or information about your racial or ethnic origin or any criminal record), unless it is necessary for our business purposes. If we do have to collect sensitive information, we will do so in accordance with the APPs. During our dealings with you, we may gather information about you relating to all products and services that we or our business partners provide to you. This information is used to help us decide how we can improve our service delivery to you. We collect and hold information about you when you:*

- ✓ complete an online form or use a Website Tool;
- ✓ provide us with your email address; or
- ✓ access and use our services through our website.

**We use your personal information to:**

- ✓ communicating with you, including by email, mail or telephone, responding to your requests and verifying your identity.
- ✓ providing you with news and information about our products and services (including newsletters, product surveys and special offers);
- ✓ providing you with more effective customer service;
- ✓ enabling us to conduct customer research;
- ✓ performing research and analysis aimed at improving our products, services and technologies;
- ✓ displaying content and advertising that are customised to your interests, preferences and experiences;
- ✓ occasionally sending marketing and promotional material about our products and/or services (or the products and/or services of our Related Bodies Corporate) that we believe you may be interested in.
- ✓ investigating any complaints about or made by you, or if we have reason to suspect that you are in breach of any of our Terms of Use or that you are or have been otherwise engaged in any unlawful activity; and/or
- ✓ review your dealings with us, including the products and services you use, your potential needs, and new products that might be of interest to you or other customers;

- ✓ ensuring our internal business operations are running smoothly which may include fulfilling legal requirements and conducting confidential systems maintenance and testing; and/or
- ✓ using personal information as otherwise required or permitted by any law (including the Privacy Act).

#### Can we disclose personal information?

- ✓ Usually we must get your consent before we tell anyone about you. You can give us your consent expressly or it may be implied by your conduct. By using our services, you are deemed to have consented to the matters in this policy. We may disclose your personal information to:
  - ✓ our external service providers for example Lenders, Our external support team including any organisation which you request us to, including broker, solicitor, or accountant, Information is only disclosed in accordance with Australian Privacy Principles. We take reasonable steps to ensure that overseas service providers whose servers may be used to store data comply with APPs. You need to be aware however that if you expressly consent to us disclosing your personal information to an overseas service provider, we are not responsible for any breach of privacy by the overseas server.
  - ✓ our related companies and other organisations where reasonable to do so in relation to the operation of our business,
  - ✓ protect and defend our rights or property,
  - ✓ if we consider it necessary to do so to enforce or apply the terms of any of our agreements with you,
  - ✓ contractors providing licensed collections services, credit card payment processing and CRM services, who comply with our privacy and security policies,
  - ✓ if we sell our business or part of it to a third party,
  - ✓ in extreme circumstances to protect the personal safety of our customers, website users, staff or the public; and
  - ✓ law enforcement, regulatory and government bodies, government agencies and courts, if we are required to by law to do so.
- ✓ We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure.
- ✓ **How do we store personal information?**

- ✓ We provide a robust level of security when you use our online products and services. We use Loankit software (our aggregator ) as a CRM and we don't provide access to any other parties to access our computers plus all completed files are scanned in uploaded in cloud base storage system and protected by passwords.

### **Internal Dispute Resolution**

If you do have a complaint, please let us know by calling us, email, because if we don't know about it we can't fix it. We want to solve complaint so please let us know by sending us information/details on [laxmihomeloans365@gmail.com](mailto:laxmihomeloans365@gmail.com) / [Kishor@laxmihomeloans.com.au](mailto:Kishor@laxmihomeloans.com.au)

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### **External Dispute Resolution Scheme details**

Credit & Investments Ombudsman  
phone 1800 138 422 [www.cio.org.au](http://www.cio.org.au)

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### **Disclaimer:**

The materials on Mero Chino Groups Pty Ltd T/As Laxmi Home Loans, ABN 76 169 013 012 website are provided on an 'as is' basis. Laxmi Home Loans makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties including, without limitation. Further, Mero Chino Groups Pty Ltd T/As Laxmi Home Loans does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on its website or otherwise relating to such materials or on any sites linked to this site. Rates, information, data or commentary constitutes general advice, this advice does not consider your individual investment objectives, financial circumstances or needs. Information provided on & available from this site does not constitute financial, taxation or other professional advice and should not be relied upon as such. The figures shown in the calculators do not constitute an offer for finance. Lender policy and conditions, fees and charges will apply. We, Laxmi Home Loans recommends that, before you make any financial decision, you seek professional advice from a suitably qualified adviser.