



# DISCLOSURES

*Our Loans will Fill Your Dreams Come True*

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[www.Info@Goldmancapital.com](http://www.Info@Goldmancapital.com)

Effective as of 27<sup>th</sup> Jan, 2026

## Important Information

This Policy Disclosure Statement provides important information about Goldman Capital's policies and procedures. It is designed to be read as a whole and should be read carefully. This document does not constitute financial advice and does not replace the terms and conditions of any credit agreement entered into with Goldman Capital.

## Table of Contents

- 1. Feedback and Complaints Policy**
- 2. Financial Hardship Policy**
- 3. Credit Providers and Debt Collection Policy**
- 4. Privacy and Credit Reporting Policy**

## 1. Feedback and Complaints Policy

### Our Commitment

Goldman Capital is committed to providing professional, transparent, and respectful service to all customers. We value feedback and take complaints seriously, as they assist us in improving our services and maintaining high standards of customer care.

### Providing Feedback

We welcome all feedback, including compliments, suggestions, and concerns. Feedback helps us improve our processes and service delivery. Customers are encouraged to contact us if they wish to share their experience or provide suggestions.

## Making a Complaint

If you are dissatisfied with any aspect of our service, you are encouraged to contact us as soon as possible so the matter can be reviewed and addressed promptly and fairly.

## How to Contact Us

**Phone:** 0402 424 444

**Email:** [info@goldmancapital.com.au](mailto:info@goldmancapital.com.au)

**Post:** Goldman Capital, 03 Lynwood Drive, Beveridge VIC

## Our Complaint Handling Process

### 1. Acknowledgement

We will acknowledge receipt of your complaint within a reasonable timeframe.

### 2. Review and Investigation

Your complaint will be reviewed fairly and objectively, taking into account all relevant information.

### 3. Resolution

We aim to resolve complaints as quickly as possible and will communicate the outcome clearly.

If additional time is required due to the complexity of the matter, we will keep you informed of progress.

## Record Keeping

All feedback and complaints are recorded internally for quality assurance, compliance monitoring, and service improvement purposes.

## 2. Financial Hardship Policy

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### What Is Financial Hardship?

Financial hardship occurs when a customer experiences genuine difficulty meeting repayment obligations due to circumstances such as illness, injury, loss of income, business disruption, or other unforeseen events.

Goldman Capital recognises that financial hardship can arise and is committed to treating customers with understanding, fairness, and respect.

### If You Are Experiencing Financial Difficulty

If you believe you may be unable to meet your repayment obligations, it is important to contact us as early as possible. Early communication allows us to assess your situation and consider appropriate support options before the issue escalates.

### Requesting Hardship Assistance

We request that hardship requests be submitted in writing where possible so that your circumstances can be properly reviewed. You may be asked to provide supporting information to assist with our assessment.

### Possible Assistance Options

Depending on your individual circumstances, include:

Temporary repayment adjustments

Short-term repayment pauses

Revised repayment arrangements

Any assistance offered will be based on a reasonable assessment of your financial position and ability to meet revised obligations.

## Important Information

Entering into a hardship arrangement does not remove your obligations under your credit agreement. Customers are encouraged to seek independent legal or financial advice if they are unsure about their options.

## Contact Details

**Phone:** 0402 424 444

**Email:** [info@goldmancapital.com.au](mailto:info@goldmancapital.com.au)

## 3. Credit Providers and Debt Collection Policy

### Our Approach

Goldman Capital provides commercial finance solutions responsibly and transparently. We aim to work constructively with customers while protecting our legal rights as a credit provider.

### Credit Assessment

Before entering into any credit agreement, applications are assessed using information provided by the customer and other lawful sources to determine suitability, purpose, and repayment capacity.

### Managing Overdue Accounts

If an account becomes overdue, we

aim to:

- Contact the customer promptly

## Managing Overdue Accounts

If an account becomes overdue, we aim to:

- Contact the customer promptly
- Discuss the reasons for non-payment
- Explore reasonable options to bring the account back into order

## Debt Collection

If repayments remain outstanding, Goldman Capital may take reasonable steps to recover amounts owed. This may include:

- Direct communication with the customer
- Engaging authorised third-party providers
- Commencing legal recovery action

All collection activities are conducted respectfully and in accordance with applicable Australian laws.

## Communication Standards

We do not engage in misleading, deceptive, coercive, or harassing conduct. Customers are encouraged to communicate openly with us to help achieve a fair and practical resolution.

# 4. Privacy and Credit Reporting Policy

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## Our Commitment to Privacy

Goldman Capital is committed to protecting the privacy, confidentiality, and security of personal information. We manage personal information in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

## Information We Collect

We may collect and hold personal information

- Identification details including:
- Contact information
- Business and financial information
- Credit-related information relevant to assessing applications and managing accounts

## How We Collect Information

Personal information is generally collected directly from you. Where necessary, we may also collect information from lawful third-party sources for verification, credit assessment, or account management purposes.

## Why We Collect Information

We collect, use, and disclose personal information to:

- Assess applications for credit
- Administer and manage accounts
- Meet legal and regulatory obligations
- Conduct internal record-keeping, risk management, and compliance monitoring

## Disclosure of Information

We may disclose personal information to:

- Professional advisers such as lawyers and accountants
- Service providers assisting with administration, technology, or data storage
- Credit reporting bodies and other credit providers where permitted by law
- Government, regulatory, or enforcement authorities where required

Personal information may be stored electronically using secure systems located in Australia or overseas.

## Credit Reporting

Where applicable, Goldman Capital may collect and exchange credit-related information with credit reporting bodies to assess applications, manage credit facilities, and record repayment history, in accordance with applicable laws.

## Access and Correction

You may request access to, or correction of, personal information we hold about you by contacting us. Requests will be handled within a reasonable timeframe.

## Privacy Complaints

If you believe your privacy has been breached, please contact us so the matter can be investigated and responded to appropriately.

## Contact Details

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