

Summer 2010 NEWSLETTER

CAPITAL ACCESS GROUP

Business Finance Professionals

A member of the: -

Commercial Asset Finance Brokers Association of Australia Limited

Money Resources Group Pty Ltd

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Protecting Your Financial Identity

Financial fraud is unfortunately all too common and one aspect of it is identity fraud. Identity theft and identity fraud refer to crimes where someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception, typically for economic gain. If you're a victim, someone else has the ability to misuse your identity and access your money.

You can protect your identity by implementing some simple but effective measures.

- Install and keep up-to-date anti-virus and firewall software on your computer.
- Never respond to an email requesting confidential banking details such as your PIN or passwords.
- Destroy personal information such as bills & account statements by tearing, cutting up or shredding before throwing them away.
- Lock your letterbox.
- Check you've received all expected bills and statements.
- Sign all credit & debit cards as soon as you receive them.
- Securely store personal information and documents at home.
- Keep your receipts & thoroughly check your account statements as soon as they arrive.
- Don't leave documents that may contain your personal details (eg. name & address) in the car.
- Consider whether it may be safer to use a separate credit card account for online transactions and when you are overseas.
- Have passwords that you regularly change for all of your handheld electronic devices such as mobile phones and organisers.
- If you move house, immediately tell your bank, card issuer & other organisations that you deal with.
- Consider registering with the credit agency Veda Advantage to be notified when your credit file is accessed. Log on to: www.vedaadvantage.com

It is incumbent on each individual to take the necessary steps to protect their identity.

PRODUCTS & SERVICES

We specialise in all areas of business finance with particular expertise in :-

- Plant & Equipment (new & used)
- Motor Vehicles (new & used)
- Motor vehicle financing—no financials
- Novated Leases
- Professional car buying service
- Commercial mortgages
- Small ticket equipment financing
- Cash flow funding
- Trucks & Buses
- New banking facilities

Thank You

To all our clients who have so patiently dealt with our recent requests for copies of drivers licences, Medicare cards, passports and home rates notices etc, **we thank you.**

Although the requirement may have appeared unnecessary and onerous it has served to protect your identity and allow us to settle your finance requirements in a timely manner.

As finance brokers we must comply with the *Anti-Money Laundering* and *Counter Terrorism Financing Act 2006* (AML/CTF). It is our responsibility to know our client and verify the bona fides of each party by obtaining photographic identification.

Investment Allowance

The investment allowance that formed part of the Government's business incentive closed on 31st December 2009 and many businesses ordered vehicles and capital equipment prior to this date, with delivery to occur during 2010. There are some specific requirements each business must comply with when financing these goods to ensure their claim for the Investment Allowance is accepted.

Give us a call so we may discuss these requirements with you.

Memorable Quote

'Your journey never ends. Life has a way of changing things in incredible ways'

Alexander Volkov

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