

Freedom of Information Statement

Current as of November 2025

Your right to access information.

Under the *Western Australian Freedom of Information (FOI) Act 1992*, you can apply to access documents held by government agencies, including Keystart.

We aim to help you get the information you need at the lowest reasonable cost. Where possible, we'll provide information quickly and outside of the formal FOI process. You also have the right to ask us to correct your personal information if it's wrong – like your name, date of birth, and address – at no cost.

What Keystart does.

Keystart offers loans with a low deposit and no lender's mortgage insurance, helping to make the dream of an affordable home a reality for more people. We offer a range of products and functions to provide more accessible pathways to home ownership for everyday Western Australians.

Keystart is also working closely with the WA Government and the housing industry to explore opportunities to bring more housing supply onto the market through its new commercial financing functions.

Keystart supports the Minister for Housing and Works.

How we engage with the public.

We consult regularly with government, industry, and community stakeholders, through:

- public, targeted workshops,
- information published on our website,
- written consultation papers and draft documents,
- presentations to external stakeholder groups,
- one-on-one meetings, and
- emails.

What documents we hold.

We keep records related to our work, including:

- incoming correspondence,
- Executive and Board meeting papers,
- financial and operational performance data, and
- corporate policies and procedures.

We also hold:

- Board papers and reports,
- internal and annual reports, and
- pamphlets, brochures, and online resources.

What counts as a document.

Under the *FOI Act*, a document can be any record – paper or electronic – including:

- letters, emails, maps, plans, and photos,
- audio/video recordings and films, and
- files, notes, and digital data.

When documents may be exempt.

Some of Keystart's documents can't be released if they contain sensitive information.

Exemptions apply when disclosure of documents could:

- reveal personal details,
- harm business interests, law enforcement, or government relations, and
- affect agency operations or decision-making.

Correcting your personal information.

If your personal information is wrong, you can ask us to fix it under section 46(1) of the *FOI Act*. You'll need to provide supporting details, and choose how the correction should be made. We can:

- change the information,
- amend/delete information,
- add new information, and
- add a note explaining the issue.

Accessing documents.

Many Keystart documents are available on our website, such as:

- annual reports,
- publications,
- new products, and
- media releases.

Fees and charges.

Fees are set by the *Freedom of Information Regulations Australia 1993*. Charges may be waived or reduced. If you hold a pensioner concession card or are financially disadvantaged, charges may be reduced by 25%.

Fees

- Requests for personal information regarding the applicant (yourself) only: no fee.
- Requests for non-personal information: \$30 application fee.

Charges

- Staff time: \$30/hour.
- Supervised access: \$30/hour.
- Photocopying: \$0.20 per page.
- Transcription or duplication: actual cost.
- Delivery/postage: actual cost.

How to make an application.

An application made under the *FOI Act* for access to documents, amendment of personal information, or review of a decision must:

- be in writing,
- give enough information so that the documents requested may be identified,
- give an Australian address to which notices can be sent, and
- be lodged with any application fee payable (\$30 per application for non-personal information).

Please complete the Keystart FOI application form available on our website: keystart.com.au/freedom-of-information

You may also attach a letter containing additional information if you wish. We'll confirm receipt of your application in writing.

Applications can be submitted via email, post, or in-person.

Email:

foi@keystart.com.au

Post:

The Freedom of Information Coordinator
Keystart
PO Box 2016
Subiaco, WA 6904

In-person:

Keystart
Level 3, 502 Hay Street
Subiaco, WA 6008

Processing your request.

We aim to respond within 45 calendar days. If needed, we may ask for more time to clarify and process your request.

Notice of decision.

You'll receive a written notice explaining:

- the decision and who made it,
- reasons for any exemptions to release of documents,
- any edits made to documents, and
- your review rights.

Access options.

You may receive documents by:

- inspection,
- email,
- copies (paper, audio, video, digital), or
- transcripts.

Reviewing a decision.

Internal Review

If you're not happy with our initial decision, you can request a review of the decision within 30 days. The review will be handled by a senior Keystart employee, independent of the original decision maker.

External Review

If you're not satisfied with the internal review decision, you can apply to the [Information Commissioner](#) for a review of Keystart's decision within 60 days.

More information.

For more information on the Office of the Information Commissioner (OIC), visit the OIC website: oic.wa.gov.au

To speak to someone from Keystart, please reach out via phone, email, or our website.

Phone:

1300 578 278

Email:

foi@keystart.com.au

Website:

keystart.com.au