

Credit Guide

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide "credit assistance" when we:

1. suggest or assist you to apply for a particular credit contract with a particular credit provider; or
2. suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
3. suggest you remain in a particular credit contract with a particular credit provider.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Licensee

Licensee	Finconnect (Australia) Pty Ltd	Australian	385888
ABN	45 122 896 477	Credit	
		License	
Phone	02 9240 8900	Email	lending@finconnect.com.au
Address	Level 5, 55 Mountain Street ULTIMO, NSW, 2007		

We are a wholly owned subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124.

Internal Complaints Officer

Name	The Compliance Manager		
Phone	02 9240 8900	Email	complaints@finconnect.com.au
Address	Level 5, 55 Mountain Street, ULTIMO, NSW, 2007		

External Dispute Resolution Scheme

Name	Credit & Investment Ombudsman Ltd (CIO Ltd)		
Phone	1800 138 422	Email	info@cio.org.au
Address	POBox A252 Sydney South NSW 1235,		

Services We Provide

We will help you choose a loan that is not unsuitable for your purposes from our panel of lenders.

Our Panel Lenders

We source finance from a panel of financiers. The financiers named below are the six financiers with whom we conduct the most business.

Lender	Upfront	Trail Commission
ANZ Bank	Residential 0.575% to 0.6% plus GST, total 0.633% to 0.66%	0.15% to 0.2% plus GST, total 0.165% to 0.22%
	Commercial Nil to 0.55% plus GST, total up to 0.605% or 50% loan approval fee above \$2.5m	Nil to 0.182% plus GST, total 0.2%
Commonwealth Bank	Residential 0.5% to 0.65% plus GST, total 0.55% to 0.715%	0.15 to 0.2% plus GST, total 0.165% to 0.22%
	Commercial 0.5% plus GST, total from 0.55% of facility to 50% of establishment fee	Negotiable to a max of 0.25% plus GST, total 0.275%
ING Bank	Residential and Commercial 0.65% to 0.75% plus GST, total 0.715% to 0.825%	0.15% to 0.2% plus GST, total 0.165% to 0.22%
Macquarie Mortgages	Residential 0.65% plus GST, total 0.715%	0.15% to 0.2% plus GST, total 0.165% to 0.22%
National Australia Bank	Residential 0.65% plus GST, total 0.715%	0.15% to 0.3% plus GST, total 0.165% to 0.33%
	Commercial 0.5% plus GST, total 0.55%	0.182% plus GST, total 0.2%
Westpac	Residential 0.65% plus GST, total 0.715%	0.15% plus GST, total 0.165%
	Commercial from 50% establishment fee to 0.5% plus GST, total 0.55%	Nil to 0.227% plus GST, total up to 0.25%

We Will Need Information From You

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

Fees Payable by You

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

Commissions Received by Us

We are paid commissions by lenders for introducing customers. The lenders we deal with will usually pay us a commission based on:

- the size of loan; and
- the particular loan product you have selected

We will only be paid this commission if your loan is settled and drawn down.

We may also be paid an ongoing commission by your lender based on the outstanding balance of your loan. The commissions that we are paid by your lender are not payable by you - they are paid to us either directly by the lender, or paid to us by our Aggregator.

If you would like a detailed estimate of how much commission we would be paid by a particular lender for a particular product, we will provide this for you. We will also provide you with a detailed explanation of how this commission is calculated.

Certain lenders may also pay us a bonus based on the amount of business that we introduce to them. The lenders that currently have such arrangements with our Aggregator are:

As Finconnect may retain a portion of the commission paid by the lender you choose. This payment is paid to the Finconnect in exchange for the right to operate under their licence, and for providing other assistance with business.

If you would like an estimate of what Nirosch Weerasinghe will be paid, and how it is calculated, please don't hesitate to ask and we will provide you with that information.

Commissions Payable by Us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Our Aggregator

In many cases, we gain access the loan products we recommend to you through the services of our Aggregator. In order to gain access to their panel lenders, our aggregator charges us a fee. This fee may be made up of several different components, including:

- a share of the commission that is paid by a lender as set out
- above a membership fee for our business
- a monthly fee for each of our accredited loan writers

If you would like us to provide an estimate of the share of the lender commission that may be retained by our aggregator, and how it is worked out, we will be pleased to provide this to you.

Other Associations and Relationships

Safeguards Adopted (Required to meet APES 230 standard)

We have adopted safeguards to manage conflicts of interest that may arise wholly or partially in relation to the activities that we undertake. These include:

- providing full disclosure of the conflict of interest, potential conflict of interest, or perceived conflict of interest to you,
- referring you to another Credit Representative within Finconnect to provide advice to you
- and declining or withdrawing the services provided to you.

We believe these safeguards are a sound and effective means for controlling and avoiding conflicts of interest. Where we have identified a conflict of interest, we will act in the manner outlined above, including providing advice that is in the client's best interests.

Our Internal Dispute Resolution Scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- Telephoning: 02 9240 8900
- E-mailing: complaints@finconnect.com.au
- Writing to: The Compliance Manager, Level 5, 55 Mountain Street, ULTIMO, NSW, 2007

or by speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our External Dispute Resolution Scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Privacy

Finconnect (Australia) Pty Ltd is committed to ensuring the privacy and security of your personal information. As required by law, Finconnect (Australia) Pty Ltd complies with the Privacy Act 1988 (Cth), and as a member of the Commonwealth Bank Group of companies, conforms with the Group's Privacy Policy. For further details please refer to the Group's Privacy Policy available at www.finconnect.com.au. We can also provide a copy on request.

Things you should know

If we arrange a loan for you to purchase or refinance real estate, you should make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

You should ensure that you have approved finance before entering a binding contract to purchase.

We don't provide legal or financial advice unless specified in a separate contract. It is important that you understand your legal obligations under the loan, and the financial consequences.

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

We represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations to lenders and under the law.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

Our Credit Representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Nirosh Weerasinghe

Credit Rep Number: 501471

Phone Number: 0401976188

Email: Nirosh @FinanceCircleGroup.com.au

Chamila Suraweera

Credit Rep Number: 512261

Phone Number: 0402927220

Email: Chamila@FinanceCircleGroup.com.au

Address PO Box 2538, RINGWOOD NORTH VIC 3134,

External Dispute
Resolution
Scheme contact details:

Credit & Investment Ombudsman Ltd (CIO Ltd) phone 1800 138
422,
www.cio.org.au

The information specified above applies specifically to the credit representative. In addition:

- The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the licensee. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.
- The six financiers listed above are based on usage by us as the licensee, not the credit representative
- The credit representative sometimes charges a fee for services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You can obtain information about how these fees and charges are worked out by asking the credit representative.