

Credit Guide

OUR DETAILS:

Licensee ("we, us, our")	Your Loan Zone Pty Ltd ACN 128 145 826 ("Your Loan Zone") Australian Credit Licence Number 384881 Address: Shop 2, 5-7 Belgrave Street Kogarah NSW 2217 Tel: 1300 959 959 Fax: 1300 959 329
Broker Group	Finance & Systems Technology Pty Ltd ACN 092 660 912 Credit Representative Number: 392527

This document provides you with information relating to our activities. It contains information about various fees and charges that may be payable by you to us, as well as about certain commissions we may receive from third parties such as credit providers, lessors and mortgagors when we provide credit assistance to you, or the commissions we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease;
- we suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan or lease.

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify:

- the loan, lease or increase will meet your requirements and objectives and your financial situation;
- the information you provide regarding your financial situation; and
- whether the loan, lease or increase is unsuitable for you.

We are unable to give you credit assistance if our assessment shows that:

- the loan or lease does not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

It is therefore important that all information you provide to us is complete and accurate.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request – provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request.

INFORMATION ABOUT OUR CREDIT PROVIDERS AND LESSORS

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases from a broad range of credit providers and lessors through our Broker Group.

The following are the credit providers and lessors with whom we generally conduct the most business:

- Commonwealth Bank of Australia
- St George Bank
- Westpac Banking Corporation
- The Australia and New Zealand Banking Group Limited
- Bankwest

FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We may charge a fee for providing credit assistance. More detail about those fees will be set out in a quote we will give to you before we provide you with credit assistance.

FEES PAYABLE IN RELATION TO ACTING WITHIN A BROKER GROUP

We may receive remuneration from our Broker Group.

OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the credit provider, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

COMMISSIONS

COMMISSIONS WE RECEIVE

Your Loan Zone has appointed a Broker Group as its agent to receive commissions from credit providers or lessors and to pay us commission in relation to loan contracts or leases for which we act as a credit assistance provider. The total amount of commission we may receive in relation to your loan or lease may vary depending on the credit provider or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

Some of the credit providers that we deal with, such as Resimac Limited, may make direct commission payments to us in relation to loan contracts or leases for which we act as a credit assistance provider. In those cases, no commission payments are made through our Broker Group. The total amount of commission we may receive in relation to your loan or lease may vary depending on the credit provider or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

Loan Contracts such as Home Loans, Investment Property Loans and Personal Loans

Upfront commission payable by credit providers in relation to loans is calculated as a percentage of the loan amount and is generally in the range of 0.40% and 1.00% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by credit providers in relation to loans is generally calculated regularly (monthly, quarterly, bi-monthly or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by credit providers is generally in the range of 0.10% per annum and .40% per annum of the outstanding loan amount.

Further details of the commission earned by us will be included in the credit proposal disclosure document we will provide to you at the same time as we provide you with credit assistance.

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

VOLUME BONUS ARRANGEMENTS

Our Broker Group has volume bonus arrangements in place with the Commonwealth Bank of Australia, the Westpac Banking Corporation and the Australia and New Zealand Bank Group Limited. From time to time we or our Broker Group may receive a benefit, directly by way of cash bonus or additional commissions or indirectly by way of training, professional development days or sponsorship, if we or our Broker Group write a particular volume of loans offered by those credit providers.

COMMISSIONS PAYABLE BY US

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee.

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations or you have a complaint about any of our services –please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS?

If you have a complaint, we request you contact our office in the first instance. We aim to resolve your concern at the first point of contact. We encourage you to contact our office through any of the following avenues:

1. Phone 1300 959 959
2. Fax 1300 959 329
3. Website www.yourloanzone.com.au
4. Mail PO BOX 1054 Kogarah NSW 1485

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a credit provider or lessor) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

Your Loan Zone will attempt to resolve your concern in the first instance. If this is not possible and an investigation is required then we will respond to you in writing within 7 days of your initial contact with an update.

We aim to resolve all matters within 14 days from the initial contact date. Final resolution and outcome of your concern will be notified to you in writing.

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter, free of charge, to the relevant external disputes resolution scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant external disputes resolution scheme at any time, but if our internal process is still in progress, they may request that our internal processes be completed before considering the matter further.

Our external dispute resolution service provider is the Credit and Investment Ombudsman Limited, which can be contacted via:

- Telephone: 1800 138 422
- Online complaint form: <http://www.cio.org.au/complaint-resolution/making-a-complaint/>
- Website: <http://www.cio.org.au>
- Mail: PO Box A252, Sydney South NSW 1235
- Fax: 02 9273 8440

Privacy Statement

OUR DETAILS:

Licensee	Your Loan Zone Pty Ltd ("Your Loan Zone") Australian Credit Licence Number 384881
Broker Group	Finance and Systems Technology Pty Ltd ACN 092 660 912 Credit Representative Number 392527

We comply with the *Privacy Act 1988* and the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* ("Act").

This Statement is to make you aware of matters required to be disclosed by the Australian Privacy Principles in relation to personal information (such as your name and address and contact details) ("Personal Information") that you provide to us in relation to a loan or lease application made by you as a proposed Borrower or Guarantor.

We need to collect Personal Information about you to provide you with our broking & related services.

The information is required to allow us to prepare the loan or lease application and locate an appropriate credit provider or lessor for you. If your Personal Information is not provided we may not be able to assist in finding a loan or lease relevant to your circumstances.

Unless you tell us not to, we may use your information to provide you with offers or information of other products or services we or a third party can provide you.

Your Loan Zone and its related bodies corporate may disclose your Personal Information to other organisations to help us provide our services and arrange the loan or lease. The types of organisations we may disclose your Personal Information to include credit providers, lessors, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist us (such as printers, mailing houses, lawyers, and accountants).

In addition, we may disclose your Personal Information to any other organisation that may wish to, or has acquired, an interest in your loan or lease, or in our business.

You can gain access to the Personal Information we hold about you by contacting us via the following avenues:

Ph: 1300 959 959
Fax: 1300 959 329
Email: privacy@yourloanzone.com.au

You agree that we may collect and use your personal information as specified above.

If you require further information about your privacy, you can visit the Office of the Australian Information Commissioner's website at www.oaic.gov.au.