

CREDIT GUIDE

This is the Credit Guide of Outsource Financial Pty Limited - ABN: 42 131 090 705, Australian Credit Licence: 384324. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009. The NCCP Act regulates the activity of lending, leasing and finance broking.

Our Services

Outsource Financial Pty Ltd is an Australian owned and operated organisation, dedicated to providing the professional services sector and their clients with an integrated range of financial services and products. Outsource Financial currently has a national network of mortgage specialists to assist clients obtain credit products including home loans, investment loans, personal loans, credit cards and consumer leases

Our Panel Lenders

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

- ANZ
- NAB
- Westpac
- CBA
- La Trobe
- Macquarie

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

Additionally, we must ask you to provide us with a significant amount of accurate information. If we give you credit assistance, we must also provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. If we arrange a loan for you remember you must make your own enquiries about the value and future growth of the security property. Also note that any valuation we obtain is for our own use.

Fees and charges payable by you

Outsource Financial Pty Ltd does not charge you for the services it provides. However, our credit representatives sometimes charge fees for their services. More details about the fees payable by you will be documented in the quote. You may also obtain more information from your credit representative about how these fees are worked out. You may also be required to pay a lender's application fee, valuation fee, government charges and other transaction fees.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

Commissions payable by us

outsorce Financial and our credit representatives 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 they are worked out.

Dispute resolution and complaints

Our internal dispute resolution scheme- At outsource Financial we are committed to the effective handling of complaints and timely resolution of disputes.

Receiving complaints and the complaint process - If you have a complaint or a dispute, you have the option of either contacting your mortgage professional or lodging the complaint directly with outsource Financial. You can lodge complaints with outsource by contacting the Complaints Officer by:

Phone: 1300 781 481

Email: info@outsourcedfinancial.com.au

Address: 406/19 Roseby Street, Drummoyne NSW 2047

You can also speak with 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 verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution
- we expect that both parties will make a genuine attempt to resolve a complaint promptly
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Timeframes for response - If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

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

EDR: AFCA

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

More Information - 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.

PRIVACY CONSENT

In handling your personal information, we are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

How and why, we collect your personal information

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can:

- provide you with the products and services you require, which may include financial and insurance products and services; and
- provide you with information about products and services available to you from our credit representatives and associated businesses.

Providing Your Personal Information to Other Organisations

In providing products and services to you it may be necessary for us to provide your personal information to other organisations with which we conduct business. This includes Outsource Financial Pty Ltd (ACN 131 090 705) which is our mortgage aggregator. Other such organisations include related entities, mortgage managers, lenders, solicitors and legal advisers, accountants and auditors, printers and mailing services, insurers, collection agents, conveyancers and government agencies which regulate our products and services.

Your personal information is only provided to those entities to the extent necessary to enable us to provide our products and services to you.

If your personal information is not provided

In order to provide products and services to you and to assist you in applying for a home loan and related products and securities, we require information about you. If you do not provide us with all the information, we request we may be unable to supply to you the product or service that you require.

Your rights

The Privacy Act gives you rights to access the personal information we hold about you, and you can ask us to correct the information if it is inaccurate. You can gain access to the information we hold about you by **contacting us on 1300 781 481**.

By signing this consent, you agree that we may collect, use, and disclose your information also as specified below:

- You agree that we may collect and use and disclose your information as specified above.
- Consent to provide your personal information to a Credit Reporting Body (CRB).
- We can act as your agent to obtain a report or information about you consumer or commercial credit worthiness from a CRB.

We may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by it.