

CREDIT GUIDE

Finsure Finance & Insurance Pty Ltd is licensed to assist you with finance under the *National Consumer Credit Protection Act 2009* ("The Act"). This Act regulates the activities of lending, leasing and finance broking.

1. KEY INFORMATION

Australian Credit Licence holder	Finsure Finance and Insurance Pty Ltd (ACN 068 153 926)
Address	Level 24, 52 Martin Place, Sydney NSW 2000
Phone and e-mail	1300 346 787 admin@finsure.com.au
Australian Credit Licence number	384704
Internal Complaints Officer contact details	Compliance and Customer Service Manager – details as above
External Dispute Resolution Scheme details	Australian Financial Complaints Authority https://www.afca.org.au/

2. OUR CREDIT REPRESENTATIVES

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

Credit Representative's name	'AAA' Mortgages
Address	Level 1, 50 York Street, Sydney NSW 2000
Phone	02 9299 1144
E-mail	advise@aaamortgages.com.au
Credit Representative number	499684
External Dispute Resolution Scheme details	Australian Financial Complaints Authority https://www.afca.org.au/

The Credit Representative (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 6 of this document above.

3. SERVICES PROVIDED

We will assist you in making the choice of a loan or lease that is suitable for your purposes.

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. Our Current Top 6 providers to which our Representatives introduced borrowers are:

Suncorp Bank Australia Resimac	National Australia Bank ING ANZ
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Information will be required from you

Under the Act, we are obliged to make sure that any loan, or principal increase to a loan, or lease that we assist you to obtain is not unsuitable for you. We will need to ask you a series of questions to make this assessment. The law requires us to:

- make reasonable enquiries about your borrowing objectives and requirements;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify the details of your financial situation.

Credit will be unsuitable if, at the time of making the assessment, it is likely that, at the time the recommended loan or lease is made:

- you cannot afford to repay the loan or lease or can afford to repay it only with substantial hardship; or
- the loan or lease does not meet your borrowing objectives and/or requirements.

For these reasons, we must ask you to provide us with a significant amount of information, much of which we will need to verify. It is therefore very important that the information you provide to us is accurate and complete.

If we provide you with credit assistance, we are required to provide you, upon your request, a copy of our preliminary credit assessment for up to seven years after the date of the assistance.

Information provided by us

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.

Fees payable by you

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a Credit Quote which will be provided to you before applying for finance.

You may need to pay fees to the finance provider as part of the application process. These will be detailed in a Credit Proposal Disclosure Document that we will provide to you before applying for finance.

Commissions received by us

We may receive commissions from the finance provider that provides your loan or lease. These are not fees payable by you. Further details of the commission earned by us will be provided in the Credit Proposal Disclosure Document that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

Commissions and fees payable by us

Referrals from a broad range of sources are sourced by us and our representatives. For example, we or our representatives may pay commissions or fees to call centre companies, real estate agents, accountants, solicitors or other businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Credit Proposal Disclosure Document that will be given to you before applying for finance.

Our internal dispute resolution scheme

We hope that you appreciate our services. However, if you have any complaints, you can raise these directly with the representative with whom you are dealing. Or you can forward to General Manager, Melissa Ashcroft (melissa@aaamortgages.com.au)

When we receive a complaint, we attempt to resolve it as quickly as possible, subject to a full investigation of all the circumstances involved.

OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, you may refer the matter to the Credit & Investments Ombudsman, an ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you access to an independent mechanism for the resolution of specific complaints or disputes.

Privacy disclosure statement

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services.
3. We may exchange the information with the following types of entities
 - Persons who provide finance or other products to you, or to whom an application has been made for those products.
 - Financial consultants, accountants, lawyers and advisers
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
 - Any person where we are required by law to do so
 - Any of our associates, related entities or contractors
 - Your referees, such as your employer, to verify information you have provided
 - Any person considering acquiring an interest in our business or assets
 - Any organisation providing online verification of your identity
4. We will not disclose your information to overseas entities.
5. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available [here](#)

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

Do you have any questions?

If you have any questions about this Credit Guide or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you.

'AAA' PRIVACY POLICY

PRIVACY ACT 1988 CONSENT - AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and return this to the below-named introducer/broker for the purposes of the Privacy Act.

Name of Introducer:

Territorial Lease & Mortgage Service Pty Limited t/as "AAA" Mortgages

Level 1, 50 York Street, Sydney NSW 2000 ABN: 79050967809

By virtue of this acknowledgment I/we understand that the above-named introducer has informed me/us of the disclosure policy to a credit reporting body of information about me/us of Approached Credit Providers and I/we so authorise the disclosures concerning a Finance Application or Transaction.

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the approached credit provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the approached provider may obtain from a credit reporting body a credit report containing personal credit information about me/us.

I/We agree that the approached credit provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting body or a commercial credit reporting body respectively, information about my/our personal or commercial credit arrangements; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

Living cost sample taken from according to the Melbourne Institutes Henderson Report.

On the left is the combined income amount per couple or single (Single at the top Green, couple on the bottom Purple). On the right is the monthly living allowance

PERSONAL INFORMATION

When we refer to *personal information* we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you may also include credit information.

Credit information is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we made need to identify you.

If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you apply for any insurance product through us we may also collect your health information. We will only collect health information from you with your consent.

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information when you apply to join our network or for the purposes of assessing your application for finance and managing that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

To enable us to maintain a successful business relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. We may also

disclose your personal information to any other organisation that may have or is considering having an interest in your finance, or in our business.

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from finance brokers and other people such as accountants and lawyers.

DO WE DISCLOSE YOUR PERSONAL INFORMATION

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements;
- to other organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres;
- to associated businesses that may want to market products to you;
- to companies that provide information and infrastructure systems to us;
- to anybody who represents you, such as finance brokers, lawyers and accountants;
- to anyone, where you have provided us consent;
- where we are required to do so by law, such as under the *Anti-Money or Laundering and Courter Terrorism Financing Act 2006* (Cth);
- to investors, agents or advisers, or any entity that has an interest in our business; or
- to your employer, referees or identity verification services.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

- the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or
- you have consented to us making the disclosure.

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside Australia.

We do not disclose your personal information to any overseas entities.

DIRECT MARKETING

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 02 9248 6900 or by writing to us at admin@finsure.com.au. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

UPDATING YOUR PERSONAL INFORMATION

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

We may charge a fee for our costs of retrieving and supplying the information to you.

Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious.

An explanation will be provided to you if we deny you access to the personal information we hold about you.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information. At the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information we will provide you with our reasons for not correcting the information.

COMPLAINTS

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact our complaints officer on 1800 466 085 or by writing to compliance@finsure.com.au.

We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days.

If you are dissatisfied with the response of our complaints officer you may make a complaint to the Privacy Commissioner which can be contacted on either www.oaic.gov.au or 1300 363 992.

GENERAL INFORMATION

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will never use a government identifier in order to identify you.

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

You may request further information about the way we manage your personal information by contacting us.