FINANCE SQUARE GROUP

CREDIT GUIDE

# TALKING TO SOMEONE WHO GETS IT REALLY MAKES A **DIFFERENCE.**

*#BROKERSWORKFORYOU*

***Priya Dey, Mortgage Broker***
*0450 355 604 | priya@fnsq.com.au Authorised Credit Representative Number: 543562*

# YOU'RE IN GOOD HANDS!

**7 out of 10* Aussies chose a broker over a banker to help with their loans.**

Why?

*Mortgage & Finance Association of Australia (MFAA) quarterly survey of leading mortgage brokers and aggregators July - September 2022

## We work in your best interests

Brokers work for you, not the banks or shareholders
#BROKERSWORKFORYOU

OUR PROMISE

## Three things you can expect from us.

**Find the right deal for you**

We'll research 60+ banks and lenders to find the right loan for you

**Save you time**

We will do all the legwork for your application.

**Keep it simple**

There is no charge to you. We're paid by the lender you choose.*

*There may be times when a credit representative charges a fee. Other fees and lender charges may apply.

# ACCESS TO 60+ BANKS AND LENDERS IN ONE PLACE

| Residential | | | | | |
|---|---|---|---|---|---|
| ubank | AdelaideBank | AMP | ANZ | Australian Financial | Auswide Bank |
| Bank of China | bankfirst | Bank of Melbourne | BOQ | bankSA | bankwest |
| Better Choice | Beyond Bank Australia | Bluestone. | Colonial. CommonwealthBank | citibank | credit unionsa |
| Firefighters Mutual Bank | firstmac | GO beyond | GO flexi | GO edge | Health Professionals Bank |
| HEARTLAND REVERSE MORTGAGES | Heritage Bank People first | HomeStart Finance | ING | Keystart. | La Trobe financial |
| Liberty | MACQUARIE | me | Mortgage Mart | MyState Bank | nab |
| pepper money | p&nbank | RedZed | resimac | st.george | SUNCORP |
| Teachers Mutual Bank | UniBank | Virgin money | Westpac | | |

| Commercial | | | | | |
|---|---|---|---|---|---|
| AdelaideBank | ANZ | BOQ BUSINESS | Bank of Melbourne | bankSA | bankwest |
| Commonwealth Bank | GO beyond | GO flexi | idutch | ING | judo bank |
| La Trobe financial | Liberty | MACQUARIE | Medfin Finance | nab | PARAMOUNT |
| pepper money | RedZed | scottish pacific business finance | st.george | SUNCORP | Thinktank |
| Westpac | | | | | |

# ACCESS TO 60+ BANKS AND LENDERS IN ONE PLACE

| Equipment Finance | | | | | |
|---|---|---|---|---|---|
| ANZ | Commonwealth Bank | credit union sa | firstmac | judo bank | Liberty |
| MACQUARIE | MEDFIN FINANCE | nab | AGILITI CAPITAL | pepper money | Westpac |

| Deposit Bonds | | | | | |
|---|---|---|---|---|---|
| DEPOSIT POWER | DBA Deposit Bond Australia | Deposit Assure | | | |

| Personal Loans | | | | | |
|---|---|---|---|---|---|
| LATITUDE | MEDFIN FINANCE | pepper money | Plenti | | |

# 08 Steps of Us Working Together

01

**Discovery**

You'll complete a set of questions online about what you're trying to do, your income, assets and other financial information.

02

**The meeting**

We'll talk about your goals and present some initial options that might be suited to you

03

**In-depth research**

We'll compare the market and ensure our recommendation is well suited to your needs and a competitive solution.

04

**Loan recommendation**

We'll present to you a personalised Game Plan with tailored solutions and recommendations to meet your goals and objectives.

05

**Lodge your application and prepare for signing**

We'll work with the lender you choose to package, sign and lodge your documents - and do the legwork to get you approved.

06

**Approval moment**

Time to celebrate! We'll let you know that everything has gone smoothly with your loan application.

07

**Settlement Day**

This is the moment when the lender releases the money to you. We'll be on hand during the settlement process to let you know everything has gone through.

08

**Together for the long haul**

We're in this together and this is just the beginning. I'll be in regular contact with you to check in on your situation and make sure your loan continues to work hard for you.

## All the services you need under one roof:

- Home loans
- Personal loans
- Investment loans
- Business loans
- Refinance
- Equipment loans
- Commercial loans
- Construction loans
- Car loans

## Protect you, your loved ones and your lifestyle

- Income protection
- Home and contents
- Life insurance
- Landlord insurance
- Trauma cover
- Total and permanent disability

## Save money on running your home

Our partners Loan Market Home Now can help you organise:
- Electricity
- Internet
- Gas
- Pay TV
- Solar
- Phone

## The Legal Credit Guide

Who we are | The banks and lenders we work with | Our obligations to you
How we get paid | Who to speak to if you're unhappy

# Credit Guide

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. 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.

## Key Information

| | |
|---|---|
| Our Full Name | BLSSA Pty Ltd ACN 117 651 760 |
| Phone | 03 9070 4852 |
| Email | broker.advice@loanmarketgroup.com |

Australian Credit Licence Number: **391237**

**Internal Complaints Officer Contact Details**

BLSSA Complaints Level 15, 360 Elizabeth Street, Melbourne Victoria 3000, Australia Email: resolutions@loanmarketgroup.com Telephone: 03 9320 1082 or 1800 763 486 (no cost to call)

**External Dispute Resolution Scheme Contact Details**

Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (no cost to call) Mail: GPO Box 3, Melbourne Vic 3001

## Services We Provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

### Residential

- Adelaide Bank
- AMP Australia
- ANZ Australia
- Apollo
- Assetline Capital
- Australian Financial
- Australian Military Bank
- Auswide Bank
- Bank Australia
- Bank First
- Bank of China
- Bank of Melbourne
- Bank of Queensland
- Bank of Us
- Bank SA
- BankWest
- Bendigo Bank Broker
- Better Choice Home Loans
- Beyond Bank
- Bluestone
- Bridgit
- Brighten
- Commonwealth Bank
- Credit Union SA
- Firefighters Mutual Bank
- FirstMac
- Go Beyond
- Go Edge
- Go Flexi
- Granite Homeloans
- Great Southern Bank
- Health Professionals Bank
- Heartland Bank
- Hejaz
- Heritage Bank
- HomeStart
- Household Capital
- ING
- Judo Bank
- Keystart Home Loans
- La Trobe Financial
- Liberty
- Macquarie
- ME Bank
- Mortgage Ezy
- Mortgage Mart
- MyState
- National Australia Bank
- Oak Capital
- ORDE Financial
- P&N Bank
- Paramount Mortgage Services
- People's Choice Credit Union
- Pepper Money
- RedZed
- Resimac
- St George
- Suncorp
- Teachers Mutual Bank
- uBank
- UniBank
- Victorian Mortgage Group
- Virgin Money Australia
- Wave Money
- Westpac

### Commercial

- ANZ Commercial
- Aquamore
- Assetline Commercial
- Bank of Melbourne Commercial
- Bank of Queensland Commercial
- Bank SA Commercial
- Bendigo Bank Commercial
- Better Choice Commercial
- Commonwealth Commercial
- Go Beyond Commercial
- Go Flexi Commercial
- Granite Commercial
- ING Commercial
- Judo Bank Commercial
- La Trobe Commercial
- Liberty Commercial
- Macquarie Commercial
- Medfin Finance
- NAB Commercial
- Oak Capital Commercial
- ORDE Financial
- Pallas Capital
- Paramount Commercial
- Pepper Money Commercial
- Prime Capital
- Qualitas Commercial
- RedZed Commercial
- Scottish Pacific Commercial
- St George Commercial
- Suncorp Commercial/Business
- Westpac Commercial

### Asset Finance & Personal Loans

- Affordable Car Loans
- Alex Bank [PL]
- Alex Bank [AF]
- AMMF
- Angle Finance
- ANZ Asset Finance
- Azora
- Banjo
- Capital Finance
- CBA Asset Finance
- Dynamoney
- Early Pay
- Finance One
- Firstmac Car Loans
- FlexiCommercial
- Judo Bank Asset Finance
- Latitude Personal Loan
- Liberty Motor Finance
- Medfin Asset Finance
- Metro Finance
- MoneyMe Autopay
- MoneyMe Personal Loans
- MoneyPlace
- Morris
- NAB Asset Finance
- NOW Finance [PL]
- NOW Finance [AF]
- Pepper Asset Finance
- Pepper Money Personal Loans
- Plenti
- Plenti Auto Finance
- Resimac Asset Finance
- MoneyPlace
- Morris
- NAB Asset Finance
- NOW Finance [PL]
- NOW Finance [AF]
- Pepper Asset Finance
- Pepper Money Personal Loans
- Plenti
- Plenti Auto Finance
- Resimac Asset Finance

## Most Frequently Used Lending Institutions & Financiers

This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. It is not intended to be a comprehensive list, as other lenders on the current panel may also be utilised.

| Lending Institutions and Financiers | Share of loans settled — previous financial year |
|---|---|
| ANZ Australia | **14.25 per cent** |
| National Australia Bank | **11.7 per cent** |
| Commonwealth Bank | **10.37 per cent** |
| Westpac | **9.98 per cent** |
| Macquarie | **8.6 per cent** |
| BankWest | **4.51 per cent** |

*The information above is generated based on a full financial year. In some circumstances, a full year's data may not be available. In these instances, the field may be blank or contain limited information. You can request further details from your broker.*

## Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

## Our responsible lending obligations

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 payor 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.

If we arrange a loan for you to purchase or refinance real estate, remember you must 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.

## Acting in your Best Interests

*Best Interests Duty*

When providing credit assistance, we are obliged to act in your best interests (Best Interests Duty). This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.
This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.
In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party.

## Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

## Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60 per cent and 0.75 per cent. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

## 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 accord with usual business practice and are not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

## Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above. 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. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

## Our external dispute resolution scheme

If we do not reach an 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 service established at no cost to you, giving you an external mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

## Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should rely on your own enquiries. We don't provide legal or financial product advice. It is important you understand your legal obligations under the loan and the financial consequences. If you have any doubts, you should obtain legal advice from your own solicitor before you enter any loan contract.

## 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.

| | |
|---|---|
| Credit Representative's Full Name | **Priya Dey** |
| Phone | 0450355604 |
| Credit Representative Number | 543562 |

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below)

## Top 6 Lenders - Your Authorised Credit Representative:

| Lending Institutions and Financiers | Share of loans settled for the previous financial year |
|---|---|
| **1.** National Australia Bank | **46.43 per cent** |
| **2.** ANZ Australia | **21.43 per cent** |
| **3.** Westpac | **14.29 per cent** |
| **4.** Commonwealth Bank | **7.14 per cent** |
| **5.** Macquarie | **7.14 per cent** |
| **6.** La Trobe Financial | **3.57 per cent** |

*The number of lenders used in the last financial year is 6*.*
*The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.*

## The Choice Aggregation Services lenders I am accredited with.

- **Adelaide Bank** ☑
- Affordable Car Loans ☐
- Alex Bank (PL) ☐
- Alex Bank (AF) ☐
- Allianz ☐
- AMMF ☐
- **AMP Australia** ☑
- Angle Finance ☐
- ANZ Asset Finance ☐
- **ANZ Australia** ☑
- ANZ Commercial ☐
- **Apollo** ☑
- Aquamore ☐
- Assetline Capital ☐
- Assetline Commercial ☐
- Aust. Life Insurance ☐
- **Australian Financial** ☑
- Australian Military Bank ☐
- Auswide Bank ☐
- Azora ☐
- Banjo (AF) ☐
- Banjo (SBL) ☐
- Bank Australia ☐
- Bank First ☐
- Bank of China ☐
- **Bank of Melbourne** ☑
- Bank of Melbourne Commercial ☐
- **Bank of Queensland** ☑
- Bank of Queensland Commercial ☐
- Bank of Us ☐
- **Bank SA** ☑
- Bank SA Commercial ☐
- BankWest ☐
- **Bendigo Bank Broker** ☑
- Bendigo Bank Commercial ☐
- Better Choice Commercial ☐
- Better Choice Home Loans ☐
- **Beyond Bank** ☑
- Bizcap ☐
- Bluestone ☐
- **Bridgit** ☑
- **Brighten** ☑
- Capital Finance ☐
- CBA Asset Finance ☐
- Comminsure ☐
- **Commonwealth Bank** ☑
- Commonwealth Commercial ☐
- Credit Union SA ☐
- Deposit Assure ☐
- Deposit Power ☐
- Dynamoney (AF) ☐
- Dynamoney (SBL) ☐
- Early Pay (AF) ☐
- Early Pay (SBL) ☐
- Finance One (AF) ☐
- Finance One (SBL) ☐
- Firefighters Mutual Bank ☐
- **FirstMac** ☑
- Firstmac Car Loans ☐
- FlexiCommercial ☐
- **Go Beyond** ☑
- Go Beyond Commercial ☐
- **Go Edge** ☑
- **Go Flexi** ☑
- Go Flexi Commercial ☐
- Granite Commercial ☐
- Granite Homeloans ☐
- Great Southern Bank ☐
- Health Professionals Bank ☐
- Heartland Bank ☐
- Hejaz ☐
- Heritage Bank ☐
- HomeStart ☐
- Household Capital ☐
- ING ☐
- ING Commercial ☐
- Judo Bank ☐
- Judo Bank Asset Finance ☐
- Judo Bank Commercial ☐
- Keystart Home Loans ☐
- La Trobe Commercial ☐
- **La Trobe Financial** ☑
- Latitude Personal Loan ☐
- **Liberty** ☑
- Liberty Commercial ☐
- Liberty Motor Finance ☐
- Lumi ☐
- **Macquarie** ☑
- Macquarie Commercial ☐
- ME Bank ☐
- Medfin Asset Finance ☐
- Medfin Finance ☐
- Medfin Finance ☐
- Metro Finance ☐
- MoneyMe Autopay ☐
- MoneyMe Personal Loans ☐
- MoneyPlace ☐
- Morris ☐
- Mortgage Ezy ☐
- Mortgage Mart ☐
- Moula (PL) ☐
- MyState ☐
- NAB Asset Finance ☐
- NAB Commercial ☐
- **National Australia Bank** ☑
- NOW Finance (PL) ☐
- NOW Finance (AF) ☐
- Oak Capital ☐
- Oak Capital Commercial ☐
- **ORDE Financial (R)** ☑
- ORDE Financial (C) ☐
- P&N Bank ☐
- Pallas Capital ☐
- Paramount Commercial ☐
- Paramount Mortgage Services ☐
- People's Choice Credit Union ☐
- Pepper Asset Finance ☐
- **Pepper Money** ☑
- Pepper Money Commercial ☐
- Pepper Money Personal Loans ☐
- Plenti ☐
- Plenti Auto Finance ☐
- Prime Capital ☐
- Prospa ☐
- Qualitas Commercial ☐
- RedZed ☐
- RedZed Commercial ☐
- **Resimac** ☑
- Resimac Asset Finance ☐
- Scottish Pacific Asset Finance ☐
- Scottish Pacific Commercial ☐
- Shift (SBL) ☐
- **Shift (AF)** ☑
- Society One ☐
- **St George** ☑
- St George Commercial ☐
- **Suncorp** ☑
- Suncorp Commercial/Business ☐
- Teachers Mutual Bank ☐
- uBank ☐
- UniBank ☐
- Victorian Mortgage Group ☐
- Virgin Money Australia ☐
- **Wave Money** ☑
- **Westpac** ☑
- Westpac Commercial ☐
- Westpac Equipment Finance ☐
- WISR (PL) ☐
- **WISR (AF)** ☑

**Commission received by us**

Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.

**Other benefits**

Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.

**Tiered Services**

Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.

**Fees payable by you**

Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.

**External Dispute Resolution Scheme Contact Details**

Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (no cost to call) Mail: GPO Box 3, Melbourne Vic 3001

**National Debt Helpline**

If you're having difficulties managing your debts you can seek assistance at no cost from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au

## 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.

Full Name

Date Signed

Signature

### Important Disclaimer

The information provided on this site is on the understanding that it is for illustrative and discussion purposes only. Whilst all care and attention is taken in its preparation, any party seeking to rely on its content or otherwise should make their own enquiries and research to ensure its relevance to your specific personal and business requirements and circumstances. Terms, conditions, fees and charges may apply. Normal lending criteria apply. Rates subject to change. Approved applicants only.

General information only — consider your circumstances before making financial decisions.