

## CREDIT GUIDE

Finestream Capital 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

<b>Australian Credit Licence holder</b>	FINSURE
<b>Address</b>	24/52 Martin Pl, Sydney NSW 2000.
<b>Phone and e-mail</b>	1300 346 787 enquiries@finsure.com.au
<b>Australian Credit Licence number</b>	384704
<b>Internal Complaints Officer contact details</b>	Matthew Ford E   <a href="mailto:mford@finestream.com.au">mford@finestream.com.au</a> P   0488 219 570 W   <a href="http://www.finestream.com.au">www.finestream.com.au</a>
<b>External Dispute Resolution Scheme details</b>	Credit & Investments Ombudsman phone 1800 138 422 <a href="http://www.cio.org.au">www.cio.org.au</a>

### 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:

<b>Credit Representative's name</b>	Matthew Ford Elizabeth Barter
<b>Address</b>	82 Leader St Forestville SA 5035
<b>Phone</b>	08 8223 3308
<b>E-mail</b>	<a href="mailto:mford@finestream.com.au">mford@finestream.com.au</a> <a href="mailto:liz@finestream.com.au">liz@finestream.com.au</a>
<b>Credit Representative number</b>	Matthew Ford 405212 Elizabeth Barter 481484
<b>External Dispute Resolution Scheme details</b>	Credit & Investments Ombudsman phone 1800 138 422 <a href="http://www.cio.org.au">www.cio.org.au</a>

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.

The main providers to which our Representatives introduce borrowers are:

1. ESANDA	8. LIBERTY FINANCIAL
2. MACQUARIE	9. COMMONWEALTH BANK
3. ANZ	10. ING
4. WESTPAC	11. CITIBANK
5. NAB	12. LATITUDE FINANCE
6. BANKWEST	13. ST GEORGE
7. HOMELOANS LIMITED	

#### **4. 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.

#### **5. 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.

## **6. 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.

## **7. 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.

## **8. 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.

## **9. OUR INTERNAL DISPUTE RESOLUTION SCHEME**

We hope that you are delighted with our services. However, if you have any complaints, you can raise these directly with the representative with whom you are dealing. If you are not satisfied with the response that you receive, you may contact our Compliance Manager, by telephoning Matthew Ford 08 8223 3308.

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

## **10. 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.

## **11. 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.

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

## **12. 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.