

CRE8 FINANCE PTY LTD Trading as YOUR LOAN

ASSIST

CREDIT GUIDE

Thank you for considering doing business with Your Loan Assist.

We are a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information about us, our representative with whom you are dealing and the services we provide.

Licensee's business name	Your Loan Assist ACN 605 092 377
Licensee's address	Level 10, 440 Collins Street Melbourne VIC 3000
Licensee's phone number	1300 007 760
Licensee's email address	support@yourloanassist.com.au
Australian Credit Licence	477483

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

Our assistance process

We are required by law to ensure that any credit product with which we assist you can be deemed "not unsuitable" for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

We can provide you with a report – called a *Preliminary Assessment* – on how we determined that any loan we assisted you with was not unsuitable for you. You may request this report up to seven years after we provided you with this assistance.

With what products do we provide assistance?

In the past 3 months, the top 6 lenders that our clients have been placed with are:

1. Axis Lending
2. Pepper
3. Adelaide Bank
4. Bankwest
5. Westpac
6. Liberty

This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

How do we get paid?

We are paid a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan and may also pay us an ongoing percentage amount for the life of your loan.

These amounts are paid to us by the lender and ARE NOT payable by you. If you are interested and want an estimate of what the commission payment will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

We may also charge you a direct fee of between \$990 and \$4,500 for our services. The fee payable may depend on the complexity of your situation or if you decide not to proceed, but will be separately disclosed to you in the *Credit Quote* that we will provide for your signoff before proceeding with actually assisting you. In any case, the fee will be no greater than \$4,500.

Referral fees

In some cases, your business may have been referred to us by non-regulated third parties such as real estate agents, accountants, financial planners etc. Where this is the case, we *may* pay a referral fee to these parties. If we do pay a fee to these parties, then 1) they should already have told you about this; and 2) we will either disclose the actual fee in our final documentation with you or we will instruct you that, if you want to know, you can ask us about the fees and we will tell you how much was paid and how it was worked out.

Conflict of interest

While we have other services in our business that would benefit our clients, you are under no obligation to use these services.

What if you are not happy with our services?

At Your Loan Assist, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

support@yourloanassist.com.au

1300 007 760

Level 10, 440 Collins Street, Melbourne VIC 3000

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by our *external disputes resolution* scheme (EDRS), the Australian Financial Complaints Authority (AFCA).

You can contact AFCA at:

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Collection and use of your information

Your Loan Assist and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you. In certain circumstances, we may also be required to collect sensitive information (such as health information) on behalf of the lender in the course of giving you credit assistance.

Information will generally be collected directly from you and this may be done in person, over the phone or via digital channels.

Disclosure of personal information

Your Loan Assist and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, we may be required to provide your personal information to certain organisations. The types of organisations include:

- Lenders
- Mortgage insurers
- Other mortgage intermediaries, such as our aggregator
- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors. Some of these organisations may be overseas. Countries in which your information may be accessed include India and United States of America

By providing your information to us, we take this as confirmation that you consent to your information being used in accordance with our privacy policy. Whilst we will make every effort to assist you if you do not provide your information to us, if your information is not provided to us, we may be unable to assist you.

Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Your Loan Assist
1300 007 760
Level 10, 440 Collins Street, Melbourne VIC 3000
support@yourloanassist.com.au

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

Marketing

From time to time, Your Loan Assist may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

Security of your personal information

Your Loan Assist takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

In the extremely unlikely event that Your Loan Assist suspects that there has been a data breach that may cause you serious harm, we will take all reasonable steps to assess if your data has been accessed or lost, and if this information being accessed or lost may cause you serious harm. This assessment will always be completed expeditiously and within 30 days.

If Your Loan Assist finds that there has been a data breach that has the potential to cause you serious harm, this will be reported to the Office of the Information Commissioner and you directly.

Feedback on the handling of your personal information

Should you be unsatisfied in the manner in which Your Loan Assist has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Ph: 1300 363 992
e: enquiries@oaic.gov.au
Mail: GPO Box 5218
SYDNEY NSW 2001.

You can obtain a copy of our full Privacy Policy by contacting us using the details above. You can learn more about the Privacy Act and your rights at www.privacy.gov.au