

CREDIT GUIDE

Licensee Details:

Astute Financial Management Pty Ltd

ABN 59 093 587 010

Australian Credit Licence Number 364253

Address: PO Box 6
Paddington QLD 4046 Australia

Phone: 07 3311 1599

Fax: 07 3311 1598

Email: compliance@astutefinancial.com.au

Our Obligations:

We will not make or arrange a loan or principle increase that is unsuitable.

A loan or principle increase will be unsuitable if:

- a) You could not repay or could only repay with substantial hardship; or
- b) The loan will not meet your objectives having regard to (amongst other things) the loan type, term, interest rate, repayment, fees and charges, and special conditions.

To make that assessment we will:

- a) Make reasonable enquiries about your requirements and objectives
- b) Make reasonable enquiries about your financial situation; and
- c) Take reasonable steps to verify that financial situation.

If you ask within 7 years of when we assist you, we must provide you with a copy of our preliminary credit assessment of your application. We are only required to give you a copy of the credit assessment if a loan or lease contract is entered into or the credit limit is increased.

Credit Providers:

AMP, ANZ*, Australian Financial, Barnes, Bankwest, CBA*, Citibank, Nab Broker/NAB*, ING Direct*, La Trobe, Liberty, Macquarie, Macquarie Leasing, Pepper, Suncorp, St George*, The Rock, Westpac* and others.

**These are the six lenders with whom Astute believes it conducts the most business and does not represent our individual Credit Representatives usage.*

*** Volume bonus arrangements are in place with CBA, ANZ and Macquarie Leasing.*

Commissions received by us:

On settlement of your loan, your selected lender may pay the licensee a commission payment. To obtain information on commission likely to be received, please ask the credit representative. An estimate will be provided to you should you decide to proceed with credit assistance. Some lenders may also pay an additional bonus commission conditional on the licensee meeting (amongst other things) volume and quality targets. The credit representative will receive the whole or part of the commissions referred to above.

Referral fees paid by us to a third party: Occasionally we may pay a referral fee to a third party such as a real estate agent, accountant or a financial planner. Any such fees paid to third

parties will be disclosed to you should you decide to proceed with credit assistance.

Credit Representative's Details:

Credit Rep's full name: David Medlock

Credit Representative Number: 386145

Contact Details:

Address: PO Box 38
Surrey Downs SA 5126 Australia

Phone: 08 8251 4897

Fax: 08 8251 1031

Email: david.medlock@astutefinancial.com.au

Credit Representatives authorisations:

Our Credit Representative has been authorised to complete Residential, Commercial & Equipment Finance Loans and any other finance transaction authorised in writing by the licensee.

Fees payable by you: You may be required to pay fees and charges to the Credit Representative or Lender. Please ask us should you require information about our fees and charges and how they are worked out. An estimate will be provided to you should you decide to proceed with credit assistance.

Dispute Resolution Details:

If you are dissatisfied with the service you receive, we ask that you contact our Credit Representative on the above contact details and they will try to resolve the complaint as quickly as possible.

If you are unable to resolve the complaint directly with them, we provide an efficient and accessible Internal Complaint Resolution Scheme. Please find below the contact details for our complaints officers.

Complaints Officer: General Manager

Deputy Complaints Officer: Compliance Manager

Phone: (07) 3311 1599

Fax: (07) 3311 1598

Email: compliance@astutefinancial.com.au

If you are still unable to have your complaint resolved, then you should contact the External Dispute Resolution Scheme detailed below. The scheme will be impartial, independent and free for disputants.

Credit and Investments Ombudsman (CIO)

Licensee's Membership Number 400852

Credit Representative's Membership Number 386145

PH: 1800 138 422 Fax: (02) 9261 2792

Email: info@creditombudsman.com.au

Web: www.cio.org.au

Financial Ombudsman Service (FOS)

Credit Representative's Membership Number 386145

Ph: 1300 780 808 Fax: (03) 9613 6399

Email: info@fos.org.au

Web: www.fos.org.au

PRIVACY DISCLOSURE STATEMENT & CONSENT

The Privacy Act (1988) regulates the way personal information is used. The following carefully explains privacy rights and obligations in relation to personal information.

We are collecting personal and financial information about you.

1. The information you provide will be held by us.
2. You appoint us your agent to obtain your credit information from a credit reporting body on your behalf.
3. We may use credit information and any other information you provide to arrange or provide finance and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas.
 - 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
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained from [LINK](#) or by contacting us on the number overleaf. 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.

You agree that we may collect use and disclose your information as specified above.