

Credit Guide

Our Company Details

Licensee	W.A.P. Enterprises Pty Ltd trading as About mortgage Options ("licensee") Australian Credit Licence Number 395051 ABN: 63 082 878 519 Address 407 Parramatta Road Leichhardt NSW 2040 Tel: 1300 882 625 Mob: 0416 103 234 Email: warwickp@about.net.au Website: www.about.net.au
Broker Group	Finance & Systems Technology Pty Ltd ("broker group") ACN 092 660 912 Credit Representative Number: 392527

This document provides you with information relating to our activities. It contains information about various fees and charges that may be payable by you to us, as well as about certain commissions we may receive, or we may pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit representative.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease;
- we suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan or lease.

THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.

We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't meet your requirements or objectives.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request – provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request.

Lenders we use to assist you

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases for you from a broad range of lenders and lessors through our broker group.

We have accreditations with the following lenders:

AMP, ANZ, Adelaide Bank, Commonwealth bank of Australia, BankWest, Citibank, National Australia Bank, St George Bank, Suncorp Bank, plus some other non bank lenders and Private Lenders.

New lenders are taken on and from time to time as required, for example if a client request a specific lender, and some lender accreditation will be allowed to laps if there is insufficient demand for their product, or service is found to be poor.

FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We do not usually charge you any fees for providing credit assistance to you as, in most circumstances; we receive a commission from the lenders.

In the event that we need to charge a fee for providing credit assistance, we will provide you with a quote showing the maximum amount that fee will be, and the circumstances under which it will be charged before we provide you with credit assistance.

OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor or other parties. We will calculate these for you and present them in a disclosure document. We will only proceed to implement the loan on your approval.

You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

COMMISSIONS

COMMISSIONS WE RECEIVE FROM OUR LICENSEE

Most lenders pay us a commission for setting a loan with them. This allows us to provide our service to you at no cost in most cases.

Loan Contracts such as Home Loans, Investment Property Loans and Personal Loans

Upfront commission payable by lenders in relation to loans is calculated as a percentage of the loan amount and is generally in the range 0.5% and 0.7% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by lenders in relation to loans is generally calculated regularly (monthly, quarterly, bi-monthly or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the

range of 0.0% per annum and 0.3%% per annum of the outstanding loan amount. Refer to Appendix A of this document for more information on individual lender commissions.

Leases

Leases are usually referred to a specialist and we will inform you of any upfront commission we receive at that time.

Trail commission is generally not payable in relation to leases.

From time to time we refer clients to insurance providers and at times receive a commission for that referral. We will inform you of any such commissions.

Further details of the commission earned by us will be included in the credit proposal disclosure document we will provide to you at the same time as we provide you with credit assistance.

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

VOLUME BONUS ARRANGEMENTS

Our broker group has volume bonus arrangements in place with the Commonwealth Bank of Australia, the Westpac Banking Corporation and the Australia and New Zealand Bank Group Limited. From time to time we or our broker group may receive a benefit, directly by way of cash bonus or additional commissions or indirectly by way of training, professional development days or sponsorship, if we or our broker group write a particular volume of loans offered by those lenders.

COMMISSIONS PAYABLE BY US

We are not likely to pay a commission to any third party for the introduction of credit business or business financed by the loan contract or lease.

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

Customer satisfaction is critical to the long term prosperity of our business, I encourage clients to raise any concerns and complaints and the earliest moment so we can rectify any problems quickly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS?

Complaints can be lodged by contacting Warwick Plumsted (Director/ Complaints officer)

1. telephoning 1300 88 26 25 or 0416 10 32 34
2. e-mailing warwickp@about.net.au
3. writing to P.O. Box 130 Camperdown NSW 1450

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

We will keep you updated on a regular basis regarding the progress in resolving your complaint.

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Credit Ombudsman Service Limited, which can be contacted via:

- Telephone: 1800 138 422
- Online complaint form: <http://www.cosl.com.au/Make-a-complaint-intro>
- Website: <http://www.cosl.com.au>
- Mail: PO Box A252, Sydney South NSW 1235
- Fax: 02 9273 8440

Privacy Disclosure Statement and Consent

About Mortgage Options is collecting personal information about you. This notice is to inform you of your rights under the Privacy Act.

- The information you provide will be held by About Mortgage Options
- You can gain access to the information we hold by contacting us on 1300 88 26 25.
- We may use the personal information you provide for the purpose of providing credit and insurance advice, for direct marketing of products and services offered by us or an organisation we are affiliated with or represent.
- You have the right to request not to receive direct marketing material by contacting us by email warwickp@about.net.au in writing P.O. Box 130 Camperdown 1450 or by advising us at the time of application.
- We may disclose personal information about you to any organisation involved with providing credit or insurance to establish if that organisation would be willing to provide these services to you. or any other associates or contractors including, for example, statement printing houses, mail houses, lawyers, accountants or people considering acquiring or taking an interest in our business or our assets.
- If you do not provide your personal information we may be unable to assist in arranging finance and or insurance.