

CREDIT GUIDE (NO FEE) & PRIVACY STATEMENT

Thank you for considering doing business with Home 2 Home Loans Pty Ltd.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). This document provides you with information relating to our activities and those of our authorised credit representatives including information about:

- various fees and charges that may be payable by you.
- details of commissions payable to us, our credit representatives and third parties.
- what you should do if you have a complaint or dispute in connection with our services or that of our authorised credit representatives.

KEY INFORMATION.

Our full name	HOME 2 HOME LOANS PTY LTD ABN:34 117 266 485
Address	P.O.Box 43 Ashgrove West QLD 4060
Phone and e-mail	(P) 07 3880 4603 (F) 07 3880 4603 admin@home2homeloans.com
Australian Credit Licence Number	386349
Internal Complaints Officer contact details	CHRISTOPHER BURTENSHAW (P) 07 3880 4603 (F) 07 3880 4603 (M) 0411-639-521 CHRISB@HOME2HOMELOANS.COM
External Dispute Resolution Scheme contact details	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 Phone: 1800 931 678 Online: https://www.afca.org.au

CREDIT ASSISTANCE & SERVICES WE PROVIDE.

We will help you to choose a Residential or Investment property loan, vehicle lease, or a personal loan which is suitable for your purposes.

We will provide you with information on a broad range of financiers and products. Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval subject to the lenders criteria.

We give credit assistance when we assist you to apply for a particular loan or lease, suggest an increase in the existing loan or lease, or recommend that you stay in your existing loan or lease. If you have already chosen a financier, we will assist you to apply for a loan with that prospective lender.

The Home2Homeloans Pty Ltd Lender Panel for Residential Mortgages consists of the following lenders:

Lender Name	Lender Name	Lender Name
Adelaide Bank	Choicelend	Macquarie Bank
AMP Bank	Citibank	ME Bank
ANZ Bank	Commonwealth Bank	Mortgage Mart
Australian Financial	Credit Union SA	My State
Australian First Mortgage	First Mac	National Australia Bank
Auswide Bank	Heritage Bank	P & N Bank
Bank First	Homeloans Limited	Pepper Money
Bank of Melbourne	Homestart Finance	St George Bank
Bank SA	ING Bank	Suncorp
Bankwest	Keystart	Virgin Money
Better Choice	La Trobe	Westpac Bank
Beyond Bank	Liberty Financial	Health Professionals Bank
Bluestone	Bank of Queensland	Fire-fighters Mutual
		Redzed.

*** The Financiers listed above are based on usage by us as the Licensee not the Authorised Credit Representative***

We source finance from a panel of lenders and lessors as listed above. The following are the lenders or lessors with whom our Brokers generally conduct the most business.

ING Bank 45.41%

Commonwealth Bank 29.23%

Macquarie 22.36%

Suncorp 3.00%

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.

WE WILL NEED INFORMATION FROM YOU.

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter into is “not unsuitable” for you. To assess this, we may need to ask you some questions. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- Take reasonable steps to verify that financial situation.

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 pay or could only pay with substantial hardship;
- That 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 to us is accurate.

We can provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. This assessment will show how we determined that any loan we assisted you with was not unsuitable for you. We will provide you with a copy within 7 days after the day we receive your request provided you make the request within 2 years of the date of our credit assistance quote, otherwise within 21 business days after the day we receive your request. 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.

FEES & CHARGES PAYABLE BY YOU.

We do not charge you a fee for our services because we are paid commission by the financier. However, you may need to pay the financier's application fee, valuation fees, and other fees associated with obtaining a loan such as Government statutory fees, stamp duty and legal fees. You should review the disclosure documents and your loan contract or lease for further details of such fees and charges.

COMMISSIONS RECEIVED BY US.

We will receive commissions from the lenders and lessors who provide finance for you as our customers. Choice Aggregation Services acts as our appointed agent to collect commissions on behalf of our Company and our authorised credit representatives. The total amount of commission we may receive in relation to your loan contracts or leases may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make. This 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.

LOAN CONTRACTS SUCH AS HOME LOANS, INVESTMENT PROPERTY LOANS, LEASING 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 of 0.50% and 1.60% 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 0.15% per annum and 0.385% per annum of the outstanding loan amount.

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 obtain referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, financial planners or lawyers for referring you to us. These referral fees may vary but are in line with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

OUR INTERNAL DISPUTE RESOLUTION SCHEME.

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer Christopher Burtenshaw by:

- **telephoning 07 3880- 4603 Fax 07 3880-4603 M 0411-639-521**
- **e-mailing chrisb@home2homeloans.com**
- **Writing to P.O.Box 43 Ashgrove West 4060 QLD.**

You can also speak to any representative of our business who will refer you to the Complaints Officer.

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 immediately. If this is not possible, we will write to acknowledge your complaint within 5 business days of being notified. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we cannot solve the 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.

We will observe the following principals in handling your complaint:

- 1) There is no requirement for face to face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- 2) We expect that both parties will make a genuine attempt to resolve a complaint promptly;
- 3) We expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonable be believed to assist in resolving the complaint.
- 4) We expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

OUR EXTERNAL DISPUTE RESOLUTION SCHEME.

If we do not reach 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 free service established to provide you with an independent mechanism to resolve specific complaints.

Our EDR scheme is the Australian Financial Complaints Authority (AFCA). Details for AFCA are available on the front page of this Credit Guide.

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.

OUR AUTHORISED 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	
Address	P.O.Box 43 Ashgrove West 4060 QLD
Phone and e-mail	
Credit Representative Number	
External Dispute Resolution Scheme contact details	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 Phone: 1800 931 678 Online: https://www.afca.org.au

The information specified above applies specifically to the credit representative. In addition:

- The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the licensee. You can obtain

information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.

- More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. These fees may be deducted from the finance proceeds by the lender. You can obtain information about how these fees and charges are worked out by asking the credit representative.

Home 2 Home Loans Pty Ltd Privacy Policy.

At Home 2 Home it is important that you are confident that any personal information you provide to us is treated with the highest degree of integrity and privacy.

Our Privacy policy ensures your right to privacy as we understand that any personal information we may collect about you will only be used for the purposes set out in our policy to enable us to provide you with the best possible service across a wide range of financial products and services. This document sets out our privacy policy commitment in respect of personal information that is received from you or on your behalf.

WHO ARE WE?

We are a Mortgage Broker and offer a wide range of finance and insurance products to property owners in Australia. Home 2 Home is a registered company having its principal place of business in Brisbane Queensland.

WHAT IS “PERSONAL INFORMATION”?

Personal information is any information about you that identifies you or by which your identity is apparent or can be reasonably determined. This information may include information or an opinion about you from a third party.

COLLECTING YOUR PERSONAL INFORMATION

We collect and receive personal information to enable us to conduct our business of arranging and/or facilitating financial and insurance products and other services on behalf of our customers. This information will include, but not limited to the following. Residential address, postal address, email address, home & mobile phone numbers, dependents and next of kin details. Identification documents such as drivers licences, Passports, or other such documents, tax file numbers, pay slips, bank statements, rates notices, credit card statements, insurance documents, and any other documents that are required to assist with your loan requirements.

If we do not collect this information we may not be able to fully assess your requirements and facilitate the most advantageous products or services for your particular purpose.

HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

Where practical we will collect your personal information directly from you such as when you complete an application form for a product or request a product or service over the telephone or Internet.

Information may also be collected during the course of our relationship with you or received from another source such as Credit information or payment history we obtain about you from a credit reporting agency or a financier in the course of preparing an application for a loan on your behalf. Your employer may also confirm your employment in support of your application.

In most cases we will require your written consent to any collection, use or disclosure of your personal information by us; however in exceptional circumstances we may accept your verbal consent.

DIRECT MARKETING.

From time to time we may use your personal information to provide you with marketing information about our range of financial or insurance products, changes to our organisation, new products or other services being offered by us or any organisation we are associated with. Our usual method of contact will be by email; however we may also telephone or mail you in certain cases.

If you do not wish to receive any marketing information you may decline to receive such information by contacting our offices by telephoning (07) 3880 4603 (F) 07 3880 4603 or email admin@home2homeloans.com . We will take all reasonable steps to meet your request at the earliest possible opportunity.

Once you have told us you no longer wish to receive information about our products and services, we will not send you any further material, unless we are required by law to send such information to you.

Unless you have specifically agreed to our doing so, we will not disclose your personal information to any other party outside for the purposes of allowing them to direct market their products or services to you.

Unless you specifically agree and we arrange an appointment beforehand, we will not call personally at your residence or place of work.

DISCLOSING YOUR PERSONAL INFORMATION

As part of our business of arranging finance or insurance facilities we will need to pass the personal information we collect about you to Financiers and Insurers whom we approach on your behalf seeking loans and insurance for you. To enable your application to the Financiers and Insurers to be processed we may also need to disclose your personal information to:

- Accredited Credit Reporting Agencies and any current and past credit providers in respect your current and past credit payment history
- Your nominated referees, employers, etc to confirm the details you have provided to us
- Mail service providers who we may use from time to time for direct marketing or mailing of correspondence
- Third parties who may be providing security or a guarantee for your loan so as to allow them to fully assess their position
- Our Broker Group 'Choice', or their parent NAB
- Valuers
- Professional Advisers to our business such as accountants or lawyers

We may also disclose your personal information to others if required or authorised by law or when you have consented to us to do so. If you are dealing with another organisation referred to you or contracted by us to provide a service to you we may be required to pass personal information back to that organisation in the course of the provision of their services. We will take all reasonable steps to satisfy ourselves that each organisation has a commitment to protecting your personal information at least equal to our Privacy Policy. We may also disclose your personal information to overseas entities that provide support functions to us. You may obtain more information about these entities by contacting us. You can view our Broker Group's privacy statement at <http://www.choiceaggregationservices.com.au/borrower-privacy-statement>. It sets out how that Broker Group manages your personal information and where you can find its privacy policy;

By collecting personal information, we

- Arrange and administer products and services
- Work out your requirements and apply, on your behalf, for the appropriate product or service
- Improve our financial products and services
- Maintain your records and protect you from unauthorised access to your personal information

WHAT DO FINANCIERS AND INSURERS DO WITH YOUR PERSONAL INFORMATION?

Where possible we will advise you at or before the time of collecting your personal information of the organisations we intend to disclose the information to. Your consent to the disclosure of your personal information may be given in writing or verbally or may be implied from your conduct. Prior to actually entering into the finance agreement or insurance policy, you will be asked to give your written consent to

allow those organisations to use your personal information. The organisations we deal with are also subject to the provisions of the Privacy Act and the National Privacy Policy and will provide you with full details of how they intend to use and store your personal information at that time.

UPDATING YOUR PERSONAL INFORMATION

It is very important that the personal information we collect from you is accurate, complete and up-to-date so that we may continue to carry on our business. During the course of our relationship with you we may ask you to tell us of any changes to your personal information. You can contact us at any time to update your personal information or to tell us that the information we hold about you is inaccurate or incomplete. You may do this by contacting our Privacy officer whose details have been provided in this document..

SAFETY AND SECURITY OF YOUR PERSONAL INFORMATION.

We will take all reasonable precautions to protect your personal information from loss, misuse, unauthorised access, modification or disclosure by storing it in a secure environment and allowing access only to authorised persons. We may use cloud storage to store the personal information about you. The cloud storage and the IT servers may be located outside Australia.

In the extremely unlikely event that Home 2 Home Loans 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 we find 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.

When your personal information is no longer required for the purpose for which it was used or disclosed it will be destroyed or permanently de-identified.

ACCESS TO YOUR PERSONAL INFORMATION.

You may request access to any of the personal information we hold about you at any time. To make a request for access to your personal information, please contact our Privacy Officer whose details have been provided in this document. We will endeavour to respond to your request within 14 days unless the information you seek is not readily available, for example, archived data, in which case we will advise you of the time we estimate will be required to retrieve the information.

If personal information is provided to you as a result of a request, we reserve the right to charge you a fee for costs incurred in retrieving and providing that information such as photocopying, administration

and postage. We are not always required to provide you with access to your personal information upon your request.

Access to your personal information may be denied where providing access:

- will pose an unreasonable impact on the privacy of another individual
- would pose a threat to the life or health of an individual
- may prejudice an investigation or relate to an existing or anticipated legal proceeding with you
- is required or authorised by law
- is regarded as frivolous or vexatious

If access is denied we will provide you with reasons for our decision.

DO I HAVE TO BE IDENTIFIED?

In most cases it will not be possible for us to do business with you unless we have identified you.

We will usually ask you for photographic evidence such as a drivers licence or passport to confirm your identity, however we will not use any Commonwealth Identifiers such as Tax File Numbers, Medicare cards or the like and if these are provided in any information you give us we will not record them in our files. Wherever it is lawful and practicable to do so, we may offer you the opportunity to deal with us anonymously, if you request it. For example, when making an inquiry about current interest rates applicable or the type of products or services we offer.

PASSING PERSONAL INFORMATION OUTSIDE AUSTRALIA.

We do not disclose your personal information to anyone outside Australia unless it is authorised to do so by Law. We may use overseas organisations to help conduct our business. As a result, we may need to share some of your information (including credit information) with such organisations outside Australia. The countries in which those organisations are located are. (N/A at this time)

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

COLLECTING “SENSITIVE INFORMATION”

We generally have no need to obtain sensitive information and therefore will not usually seek this from you. If such information is however needed in a special circumstance, such as health records to arrange insurance facilities, then it will only be obtained and/or used with specific consent from you.

Sensitive information can be information about your:

- Racial or ethnic origin
- Political opinions
- Membership of a political association
- Religious beliefs or affiliations
- Philosophical beliefs
- Membership of a professional or trade association
- Membership of a trade union
- Sexual preferences or practices
- Criminal record
- Health.

CHANGES TO OUR PRIVACY POLICY

As we continually review policies and procedures we may change this privacy policy from time to time. The varied terms will apply from the date they are made.

This Privacy Policy is effective from 1st March 2014.

HOW TO CONTACT US

If you wish to lodge a request to access your personal information or have any queries or complaints with regards to our collection, use or management of your personal information you can contact us at:

The Privacy Officer

Home 2 Home Loans Pty Ltd

PO BOX 43

ASHGROVE WEST 4060 QLD. Telephone: (07) 3880-4603 Facsimile: (07) 3880-4603

If you are not satisfied with our response you can refer your complaint to the Federal Privacy Commissioner.

You can contact the Australian Information Commissioner at:

By telephone: 1300 363 992

By writing to:
Director of Complaints
Office of the Australian Information Commissioner
GPO Box 5218 SYDNEY NSW 2001.

You can gain access to the information we hold about you by contacting us at the address shown on this document or our website www.home2homeloans.com

Client signature/date.....client signature/date.....