

CREDIT GUIDE

ABOUT US ("we, us, our"):

Director / Credit Representative:

Erol Balci

Telephone:

(03) 9540 3555

Australian Credit Representative Number: (if applicable)

455 748

Fax:

(03) 9540 3855

Address:

Suite 1, 879 Springvale Road, Mulgrave, VIC 3170

Email address:

erol.balci@rateone.com.au

A director or representative of: R1 Investments Pty Ltd

Australian Credit Licence Number:

422 284

Telephone:

(03) 9540 3555

Address:

Suite 1, 879 Springvale Road, Mulgrave, VIC 3170

Fax:

(03) 9540 3855

Credit and Investments Ombudsmen (CIO) Membership Number:

M0023409

This document provides you with key information you require to make an informed and confident decision when engaging our services. We are licenced to arrange to loans and under the National Consumer Credit Protection Act 2009 (NCCP Act). The act regulates the activity of lending, leasing and finance broking.

WHAT IS A CREDIT REPRESENTATIVE?

A 'credit representative' is a person who has been authorised by a credit licensee to engage in specified credit activities on behalf of the licensee. Our licensee is R1 Investments Pty Ltd (ACN 158 308 564) Australian Credit Licence Number 422284

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 year of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request.

INFORMATION ABOUT THE LICENSEE AND ITS CREDIT REPRESENTATIVES:

We act as a credit representative for R1 Investments Pty Ltd. We are authorised to engage in credit activities including providing credit assistance on its behalf.

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.

The following are the lenders or lessor with whom we generally conduct the most business:

- AMP Bank
- ANZ
- BankWest
- Bank of Melbourne
- ChoiceLend
- Commonwealth Bank
- Citibank
- NAB Broker
- ING Direct
- Liberty Financial
- Macquarie
- NAB
- St George
- Suncorp
- Westpac

FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE:

We will not charge you any fees for providing credit assistance to you.

FEES PAYABLE IN RELATION TO ACTING AS A CREDIT REPRESENTATIVE:

We may receive remuneration from our licensee and/or broker group and do not charge you any fees or charges in relation to acting as a credit representative.

OTHER FEES AND CHARGES:

You may have to pay other fees and charges (such as application fees, valuation fees, and other fees) to the lender, lessor and other parties. 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:

Our licensee has appointed our broker group as its agent to receive commission from lenders and lessors and to pay us commission in relation to loan contracts or leases for which we act as a credit representative and provide credit assistance. The total amount of commission we may receive in relation to your loan or lease 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.

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 commission 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:

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee.

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

Further information about referral commission, 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:

We are committed to providing our customers with the best possible service. If at any time, we have not met our obligations - or you have complaint about any of our services - please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS:

If you have a complaint, we request you contact our complaints officer:

Officer: Ted Ongarezos
Email: ted@rateone.com.au
Mail: Complaints Officer, R1 Investments Pty Ltd, 1/879 Springvale Road, Mulgrave, VIC 3170

You should explain your complaint as clearly as you can, you may do this verbally or in writing. We will of course endeavour to resolve your complaint promptly.

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 contact 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 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.

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 and Investments Ombudsman, which can be contacted via:

Telephone: 1800 138 422
Online complaint form: <http://www.cio.org.au/complaint-resolution/making-a-complaint/>
Website: <http://www.cio.org.au/>
Mail: PO Box A252, Sydney South NSW 1235
Fax: 02 9273 8440

PRIVACY STATEMENT:

Credit Representative:

Erol Balci

Licensee:

R1 Investments Pty Ltd ("licensee") Australian Credit Licence: 422 284

Australian Credit Representative Number:

455 748

Aggregator Group:

Pennley Pty Ltd (Choice) Australian Credit Licence 392528

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection. Information from sources referred to in the responses to those enquiries or in this privacy statement.

HOW INFORMATION IS COLLECTED FROM YOU

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services;
- we can't get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

WHEN THE LAW AUTHORISES OR REQUIRES COLLECTION OF INFORMATION

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

HOW YOUR INFORMATION MAY BE USED

We may use your information for purposes including:

- giving you credit assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your loan or lease;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

If you don't provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

SHARING YOUR INFORMATION

General

We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

SHARING YOUR INFORMATION (CONTINUED)

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- the Australian Credit Licence holder that authorises us to engage in credit activities;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, 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.

PRIVACY POLICY

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

As part of our service to you with processing your loan application, we would like your permission to advise relevant 3rd parties of important milestones as they are reached. These 3rd parties may include for example – conveyancers & solicitors, the real estate agent from which you purchased, and the referring entity/person. The milestones include many of the steps outlined in our '8 Step Process' - 'loan submitted', 'loan approved', 'loan settled', for example. Importantly, none of your personal information is forwarded with these updates.

INFORMATION ABOUT OTHER PEOPLE

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
- we may exchange this information with other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
 - access or request a copy of that privacy policy or this privacy notice; or
 - access the information we hold about that other person,

by using our contact details above; and

- we may not be able to provide those services to you unless we obtain their information.