

Credit **guide**

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing and finance broking.

Key information

Our full name	Loan Market Pty Ltd trading as Loan Market ACN 105 230 019
Address	Level 26, 111 Eagle Street, Brisbane QLD 4000
Phone	135626
Email	customerservice@loanmarket.com.au
Australian Credit Licence Number	390222
Internal Complaints Officer Contact Details	Complaints Officer Loan Market GPO Box 5200, Sydney NSW 2001 Email: compliance@loanmarket.com.au
External Dispute Resolution Scheme Contact Details	Credit and Investment Ombudsman Phone: 1800 138 422 Website: www.cio.org.au

Services we provide

We will help you choose a loan or lease 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 obtain an approval.

We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Residential Lending

Adelaide Bank	Beyond Bank	ING	Paramount Mortgage Service
AMP Australia	Bluestone	Keystart	Pepper Money
ANZ Australia	BMM - Better Mortgage Management	La Trobe Financial	Police & Nurses Bank (WA Only)
AFM - Australian First Mortgage	Citibank	Liberty	Resimac
Bank of Melbourne	Commonwealth Bank	LoanMarket GO	St George Bank
Bank of Queensland	Firstmac	Macquarie	Suncorp
Bank Sydney	GE Money	ME Bank	Victoria Teachers Mutual Bank
Bank SA	Heritage Bank	MKM Capital	Westpac
BankWest	Homeloans Limited	Mortgage Ezy	
Better Choice Home Loans	HomeStart	National Australia Bank/ NAB broker (Homeside Lending)	

Personal Lending & Asset Finance

ANZ Asset Finance (Esanda)	Latitude Personal (GE Money Personal Loans)	Now Finance
ANZ Personal Loan	Liberty Motor Finance	People's Choice Credit Union
Capital Finance	Macquarie Leasing	Westpac Equipment Finance
Direct Money Personal Loans	Mildura Finance (Easy Lodge)	

Deposit Bonds Policies

Deposit Bonds Australia	Deposit Power Australia
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Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is not unsuitable for you. To decide this, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. 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 only pay with substantial hardship
- ▶ 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 us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. 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 payable by you

As the licensee we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. You can obtain additional information about these commissions by asking us.

From time to time we are able to negotiate volume bonuses with lenders. These lenders may pay us an additional commission depending on the total volume of business we arrange with them. Irrespective of this, we ensure that loan products are matched to the requirements of each consumer.

We have a volume bonus arrangement in place with ANZ and CBA under which those financiers may pay us additional commission depending on the total volume of business we arrange with them.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of commission and how it 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 by: **Complaints Officer, Loan Market, GPO Box 5200, Sydney NSW 2001**. Email compliance@loanmarket.com.au or by speaking 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 promptly.

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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.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal advice before you enter any loan contract.

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 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 _____

Phone _____ **Email** _____

Credit Representative Number _____

External Dispute Resolution Scheme Contact Details Credit and Investment Ombudsman
 Phone: 1800 138 422
 Website: www.cio.org.au

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

- ▶ The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.
- ▶ I may charge a fee for my services. More details about the fees payable by you will be set out in a Quote and Proposal document which I will give you before a finance application is lodged. You may obtain from me information about how these fees and charges are worked out and a reasonable estimate of those fees.