



# CREDIT GUIDE & PRIVACY CONSENT

## About Us

<b>Adviser Company</b>	Fraser Financial Services (Qld) Pty Ltd	<b>ABN</b>	43066615110
<b>Email</b>	info@ffsqld.com.au	<b>Phone Number</b>	+61 07 5576 6299
<b>Address</b>	12/43 Tallebudgera Creek Rd, West Burleigh Qld 4219, Australia		
<b>Website</b>	<a href="http://www.ffsqld.com.au">www.ffsqld.com.au</a>		

## Australian Credit Licence

<b>Australian Credit Licence</b>	Fraser Financial Services (Qld) Pty Ltd	<b>ABN</b>	43066615110
<b>Australian Credit Licence Number</b>	393559	<b>Phone Number</b>	0755766299
<b>Address</b>	12/43 Tallebudgera Creek Road, West Burleigh Qld 4219		

# Licensee Credit Guide

This document provides information about the services we provide. 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.

## About this Credit Guide

This Credit Guide is designed to assist you in deciding whether to use the services we offer.

## Services we provide

As your mortgage brokers, we will act as your lending experts; making sure you understand the loan repayments, loan features, fees and charges of your home loan.

Saving you time and money, we can search hundreds of loan products from a panel bank and non-bank lenders, comparing fees, charges and loan features to best suit your lifestyle. If you need it, we can also help you with your car finance, business finance or insurance needs.

## Our Associations and Relationships

All our advisers are accredited with Vow Financial Pty Limited which is a wholly owned subsidiary of Yellow Brick Road Group Limited. We source finance from a panel of lenders. A full list of our Lenders is attached with this document.

## We will need information from you

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 enter, is not unsuitable for you. To decide this, we may 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 enquiries about your requirements and objectives;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

Credit will be unsuitable for you if, at the time of the assessment, it is likely that the following would apply at the time credit is provided:

- you could not pay or could only pay with substantial hardship; or
- the credit will not meet your requirements or 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 important that the information you provide is accurate, complete and up-to-date. If we proceed on incomplete or incorrect information, you may be in breach of your legal obligations to the lender.

We will provide you with a copy of our preliminary assessment of your application if you ask, within seven years of when we provided assistance to you. This requirement is only triggered if we give you credit assistance.

## Our Fees and Charges

Generally, we do not charge you for the credit services because we receive commission from the financier or our mortgage aggregator. However, you may need to pay the financier's application fee, valuation fees, and other fees.

## OR

At times we may charge a fee for the credit services provided. More details about the fees payable by you will be set out in a combined quote & proposal which will be given to you, for signing & acceptance before a finance application is lodged. You may obtain from us more information about how these fees and charges are worked out. You may also be required to pay the lender's application fee, valuation fee, government charges and other transaction fees.

## Commissions

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These fees are not payable by you. You may obtain information relating to reasonable estimates of those commissions and how they are calculated.

When we provide you with credit assistance, you may ask us for a reasonable estimate of the commission likely to be received, directly or indirectly by Vow Financial and its credit representatives.

From time to time, we may receive financial or non-financial benefits from Vow Financial, lenders, lessors or others. Some or all of a commission received by Vow may be paid to your Credit Representatives.

## Credit Representatives

The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.

## Loyalty Bonuses

Fraser Financial Services (QLD) Pty Limited may pay Loyalty Bonuses/Commissions to our credit representatives for referring to our Diversification Partners such as Vow Legal & Vow Conveyancing. Loyalty Bonuses and Commissions may vary between 20% and 25% of professional fees charged by the Diversification Partner. These fees are not payable by you.

## Referral Fees

We may pay a referral fee (i.e. commission) for third party referrals. An example of a referrer would be a real estate agent or solicitor. This fee is not payable by you. This fee will be disclosed in the Credit Proposal Disclosure Document. You may on request obtain a reasonable estimate of the amount of commission and how it is calculated.

Vow Financial and your representative may also receive a benefit for referring you to other specialist service providers.

## Things you should know

You should ensure that you have approved finance, in writing from the lender, before entering a binding contract to purchase. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any concerns, you should obtain independent legal and financial advice before you enter into a loan contract.

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

Before you accept your loan offer, make sure you read the credit contract carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter into any loan contract.

We represent lenders and have obligations to them, and in particular, to not provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations to lenders, and under the law.

Vow Financial is required to have adequate arrangements in place to ensure you are not disadvantaged by any conflict of interest.

## Our Dispute Resolution Procedures

### Internal Dispute Resolution

If you have a complaint or a dispute, you have the option of either contacting us or lodging the complaint directly with our External Dispute Resolutions Scheme indicated below.

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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

- 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;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;

### Internal Dispute Resolution

Fraser Financial Services (QLD) Pty Limited  
Complaints Manager : Ian Fraser or Kelly Fraser

Email : [info@ffsqld.com.au](mailto:info@ffsqld.com.au)

Phone : 07 5576 6299

Website : [www.ffsqld.com.au](http://www.ffsqld.com.au)

Writing : PO Box 566, West Burleigh QLD 4219

### Timeframes for responses

If your request cannot be resolved immediately, we will respond to your request within thirty (30) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

### External Dispute Resolution

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 Australian Financial Complaints Authority (AFCA).  
Member #43518

<b>Telephone</b>	1800 138 422
<b>Website</b>	<a href="http://www.afca.org.au">www.afca.org.au</a>
<b>Email</b>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Fax</b>	1800 931 678
<b>Post</b>	GPO Box 3 Melbourne VIC 3001

## Schedule of Credit Providers:

Name of Credit Provider	Website
Adelaide Bank	<a href="http://www.adelaidebank.com.au">http://www.adelaidebank.com.au</a>
AMP	<a href="http://www.amp.com.au">http://www.amp.com.au</a>
Australian and New Zealand Banking Group Ltd (ANZ)	<a href="http://www.anz.com.au">http://www.anz.com.au</a>
Australian First Mortgage	<a href="http://www.austrlianfm.com.au">http://www.austrlianfm.com.au</a>
Australian Finance Group	<a href="http://www.afgonline.com.au">http://www.afgonline.com.au</a>
Bank of Queensland	<a href="http://www.boq.com.au">http://www.boq.com.au</a>
Bankwest	<a href="http://www.bankwest.com.au">http://www.bankwest.com.au</a>
Barnes Home Loans	<a href="http://barneshomeloans.com.au">http://barneshomeloans.com.au</a>
Bibby Financial Services Australia Pty Ltd	<a href="http://www.bibby.com.au/">http://www.bibby.com.au/</a>
Better Mortgage Management Pty Ltd	<a href="http://www.bettermm.com.au">http://www.bettermm.com.au</a>
Capital Finance Australia Ltd	<a href="http://www.capitalfinance.com.au">http://www.capitalfinance.com.au</a>
Citibank	<a href="http://www.citibank.com.au">http://www.citibank.com.au</a>
Commercial Equity Group Ltd	<a href="http://www.commercialequity.com.au">http://www.commercialequity.com.au</a>
Commonwealth Bank of Australia	<a href="https://www.commbank.com.au">https://www.commbank.com.au</a>
FIFO Capital	<a href="http://www.fifocapital.com.au">http://www.fifocapital.com.au</a>
Firstmac	<a href="http://firstmac.com.au">http://firstmac.com.au</a>
Homeloans Ltd	<a href="http://www.homeloans.com.au">http://www.homeloans.com.au</a>
Iden Leasing	<a href="http://www.iden.com.au">http://www.iden.com.au</a>
ING Direct	<a href="http://www.ingdirect.com.au">http://www.ingdirect.com.au</a>
Liberty Financial	<a href="http://www.liberty.com.au">http://www.liberty.com.au</a>
Macquarie Bank Ltd	<a href="http://www.macquarie.com.au/mgl/au">http://www.macquarie.com.au/mgl/au</a>
Macquarie Leasing Pty Ltd	<a href="http://www.macquarie.com.au/mgl/au">http://www.macquarie.com.au/mgl/au</a>
Members Equity Bank Pty Ltd	<a href="http://www.mebank.com.au">http://www.mebank.com.au</a>
My State	<a href="https://mystate.com.au/">https://mystate.com.au/</a>
National Australia Bank	<a href="http://www.nab.com.au/">http://www.nab.com.au/</a>
Pepper Group	<a href="http://www.pepperonline.com.au">http://www.pepperonline.com.au</a>
Resimac	<a href="http://www.resimac.com.au">http://www.resimac.com.au</a>
St George Bank	<a href="http://www.stgeorge.com.au">http://www.stgeorge.com.au</a>
Suncorp Metway Advances Corporation Pty Ltd	<a href="http://www.suncorpbank.com.au">http://www.suncorpbank.com.au</a>
Teachers Mutual Bank	<a href="http://www.tmbank.com.au">http://www.tmbank.com.au</a>
Vow Financial	<a href="http://www.vow.com.au">http://www.vow.com.au</a>
Westlawn Finance	<a href="http://westlawn.com.au/">http://westlawn.com.au/</a>
Westpac Banking Corporation	<a href="http://www.westpac.com.au">http://www.westpac.com.au</a>

# Privacy Policy

Fraser Financial Services (QLD) Pty Limited ABN 43066615110, Australian Credit Licence 393559 and our related businesses, authorised representatives and credit representatives ('we', 'us', 'our') are collecting personal and financial information about you.

## Personal Information

We collect personal information to provide you with the services that you have requested, manage our relationship with you, for the purposes of assessing your application for finance and managing of that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

The information you provide will be held by us. You appoint us as your agent to act as an "access seeker" to obtain your credit information from any credit reporting body on your behalf and for the purposes of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers regarding your finance application. We may use your credit information and any other information you provide to arrange or provide finance and other services.

## Exchange of Information

We may exchange the information with the following types of entities, some of which may be located overseas:

- Prospective funders/ lenders, mortgage managers, aggregators or other intermediaries and related parties in relation to your finance requirements.
- Other related and unrelated organisations that are involved in managing or administering your finance such as third-party suppliers, printing and postal services, call centres;
- Staff, Employees and contractors of Fraser Financial Services and extending to the employees of companies who supply our Mortgage Broker Software. Staff may reside in both in Australia and overseas
- Anybody who represents you, such as finance brokers, financial planners, lawyers and accountants;
- Any industry body, tribunal, court or otherwise in connection with any complaint or audit regarding our service;
- Where we are required to do so by law;
- Anyone, where you have provided us with consent;
- Your employer, referees or identity verification services;
- Any organization providing online verification of your identity;
- Any person or business considering acquiring an interest in our business or assets.

## Consent

You consent to the release of personal information relating to your investment(s) and/or insurance policies to our agents upon request. You may gain access to the personal information that we hold about you by contacting us.

By signing this consent, you agree that we may collect, use and disclose your information also as specified below:

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

- Consent to provide your personal information to a Credit Reporting Body (CRB).
- We can act as your agent to obtain a report or information about you consumer or commercial credit worthiness from a CRB.
- We may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

If you do not provide the information, we may be unable to assist in arranging finance or providing other services.

## Declaration

- I/ we declare that I am/ we are over the age of 18 and the information that we provide are true and accurate.
- I/ We have read the above information and understand the reasons for the collection of my/ our personal information and the ways in which the information may be used and disclosed and I/ we agree to that use and disclosure.
- I/ we have read and understand that the information that I/ we have provided will be shared with related and unrelated businesses as per the company's privacy policy.
- I/We agree we may receive correspondence via email and relevant marketing information from Fraser Financial Services. If you do not want to receive email, please let the broker know.
- I/ We understand that the parties may cancel or refuse service(s) if information is found to be false or misleading.
- I am/ We are aware that I/ we can access my/ our personal information upon request and if necessary, correct information that I believe to be inaccurate.
- I/ We understand that I/ we have read and understand the information contained within this form.

SIGNATURE - **Valued Client Scenario**

DATE

SIGNATURE -

DATE