

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	BUYERS CHOICE LICENCING PTY LTD ACN 626 172 281
Address	Level 5, 278 Collins Street Melbourne VIC 3000
Phone	1300 886 100
Email	bcl@buyerschoice.com.au
Australian Credit Licence Number	509484
Internal Complaints Officer Contact Details	Compliance Manager Level 5, 278 Collins Street Melbourne VIC 3000 Email: bcl@buyerschoice.com.au Telephone: 1300 886 100
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. 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

AMP Australia	BankWest	Great Southern Bank	Macquarie	Resimac
ANZ Australia	Bendigo Bank Broker	Health Professionals Bank	ME Bank	Skip by LMG
Apollo	Better Choice Home Loans	Heartland Bank	Mortgage Ezy	St George
Assetline Capital	Beyond Bank	Hejaz	Mortgage Mart	Suncorp
Australian Financial	Bluestone for LMG	Heritage Bank	MyState	Teachers Mutual Bank
Australian Military Bank	Bridgit by LMG	HomeStart	National Australia Bank	Thinktank by LMG
Auswide Bank	BrightQ	Household Capital	Newcastle Permanent	uBank
Bank Australia	Commonwealth Bank	Hume Bank	ORDE Financial	UniBank
Bank First	Credit Union SA	ING	OwnHome	Victorian Mortgage Group
Bank of China	Firefighters Mutual Bank	Judo Bank	P&N Bank	Virgin Money Australia
Bank of Melbourne	Firstmac	Keystart Home Loans	Paramount Mortgage	Wave Money
Bank of Queensland	Go Edge	La Trobe Financial	Services	Westpac
Bank of Us	Go Flexi	Liberty	People First Bank	Zeus
Bank SA	Granite Homeloans	Ma Money	Pepper Money	
			RedQ	

Commercial

AMF	Bluestone for LMG Commercial	MA Money Commercial	Prime Capital
ANZ Commercial	Bridgit by LMG Commercial	Macquarie Commercial	Qualitas Commercial
Aquamore	Commonwealth Commercial	Medfin Finance	Scottish Pacific Commercial
Arch Finance Commercial	Funding	Msquared Capital	St George Commercial
Assetline Commercial	GCI Funds	N1 Holdings	Suncorp Commercial and
Bank of Melbourne Commercial	Granite Commercial	NAB Commercial	Business
Bank of Queensland Commercial	ING Commercial	ORDE Financial	Thinktank by LMG Commercial
Bank SA Commercial	Judo Bank Commercial	Pallas Capital	Westpac Commercial
Bendigo Bank Commercial	La Trobe Commercial	Paramount Commercial	
Better Choice Commercial	Liberty Commercial	Pepper Money Commercial	

Asset Finance & Personal Loans

Affordable Car Loans
 Alex Bank (PL)
 Alex Bank (AF)
 AMMF
 Angle Finance
 ANZ Asset Finance
 Azora
 Banjo
 Branded Financial Services
 Capital Finance
 CBA Asset Finance
 Dynamoney

Early Pay
 Finance One
 FinanZor
 Firstmac Car Loans
 FlexiCommercial
 Judo Bank Asset Finance
 Latitude Motor
 Latitude Personal Loan
 Liberty Motor Finance
 Maple
 Medfin Asset Finance
 Metro Finance

Money3
 MoneyMe Autopay
 MoneyMe Personal Loans
 MoneyPlace
 MoneyTech
 Morris
 NAB Asset Finance
 NOW Finance (PL)
 NOW Finance (AF)
 Pepper Asset Finance
 Pepper Money Personal Loans
 Plenti

Plenti Auto Finance
 Resimac Asset Finance
 Scottish Pacific Asset Finance
 Selfco
 Shift
 Society One
 Westpac Equipment Finance
 WISR (PL)
 WISR (AF)

Top 6 lenders: licensee

This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised.

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Westpac	14.17%
2. ANZ Australia	12.40%
3. Macquarie	11.98%
4. Commonwealth Bank	9.73%
5. National Australia Bank	8.14%
6. BankWest	5.93%

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

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 suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation

In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.

If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

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.

Acting in your Best Interests

Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests (Best Interests Duty). This means that any products we recommend to you must be in your best interests, and the reasons for these

recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party.

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. We will communicate any fees when providing you with credit assistance.

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. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

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 accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

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. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

Our external dispute resolution scheme

If we do not reach an 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.

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	Alexander Hanney
Address	Suite 203/4-14 Buckingham Street, Surry Hills NSW 2010, Australia
Phone	0479125825
Credit Representative Number	558380

Top 6 lenders: your Authorised Credit Representative

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below).

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Hume Bank	66.67%
2. National Australia Bank	16.67%
3. Westpac	16.67%
4. -	- %
5. -	- %
6. -	- %

The number of lenders used in the last financial year is 3*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The Money Quest Group Lenders I am accredited with

Affordable Car Loans	☐	Bank of Us	☐	Early Pay (SBL)	☒	La Trobe Financial	☒	MyState	☐	Scottish Pacific Asset Finance	☐
Alex Bank (PL)	☐	Bank SA	☒	Finance One (AF)	☐	Latitude Motor	☐	N1 Holdings	☐	Scottish Pacific Commercial	☐
Alex Bank (AF)	☐	Bank SA Commercial	☐	Finance One (SBL)	☐	Latitude Personal Loan	☐	NAB Asset Finance	☐	Selfco	☐
AMF	☐	BankWest	☒	FinanZor	☐	Liberty	☒	NAB Commercial	☐	Shift (SBL)	☐
AMMF	☐	Bendigo Bank Broker	☒	Firefighters Mutual Bank	☐	Liberty Commercial	☒	National Australia Bank	☒	Shift (AF)	☐
AMP Australia	☒	Bendigo Bank Commercial	☐	Firstmac	☐	Liberty Motor Finance	☐	Newcastle Permanent	☒	Skip by LMG	☒
Angle Finance	☐	Better Choice Commercial	☐	Firstmac Car Loans	☐	Lumi	☐	NOW Finance (PL)	☐	Society One	☐
ANZ Asset Finance	☐	Better Choice Home Loans	☐	FlexiCommercial	☐	Ma Money	☐	NOW Finance (AF)	☐	St George	☒
ANZ Australia	☒	Beyond Bank	☒	Funding	☐	MA Money Commercial	☐	ORDE Financial (R)	☐	St George Commercial	☐
ANZ Commercial	☐	Bizcap	☐	GCI Funds	☐	Macquarie	☒	ORDE Financial (C)	☐	Suncorp	☒
Apollo	☒	Bluestone for LMG	☒	Go Edge	☐	Macquarie Commercial	☐	OwnHome	☐	Suncorp Commercial and Business	☐
Aquamore	☒	Bluestone for LMG Commercial	☒	Go Flexi	☒	Maple	☐	P&N Bank	☐	TAL	☐
Arch Finance Commercial	☐	Branded Financial Services	☐	Granite Commercial	☐	ME Bank	☒	Pallas Capital	☐	Teachers Mutual Bank	☐
Assetline Capital	☐	Bridgit by LMG	☐	Granite Homeloans	☒	Medfin Asset Finance	☐	Paramount Commercial	☐	Thinktank by LMG	☐
Assetline Commercial	☐	Bridgit by LMG Commercial	☐	Great Southern Bank	☐	Medfin Finance	☐	Paramount Mortgage Services	☒	Thinktank by LMG Commercial	☐
Australian Financial	☒	BrightQ	☐	Health Professionals Bank	☐	Medfin Finance	☐	People First Bank	☐	uBank	☒
Australian Military Bank	☒	Capital Finance	☐	Heartland Bank	☐	Metro Finance	☐	Pepper Asset Finance	☐	UniBank	☐
Auswide Bank	☐	CBA Asset Finance	☐	Hejaz	☒	Money3	☐	Pepper Money	☒	Victorian Mortgage Group	☒
Azora	☐	Commonwealth Bank	☐	Heritage Bank	☐	MoneyMe Autopay	☐	Pepper Money Commercial	☐	Virgin Money Australia	☐
Banjo (AF)	☐	Commonwealth Commercial	☐	HomeStart	☐	MoneyMe Personal Loans	☐	Pepper Money Personal Loans	☐	Wave Money	☐
Banjo (SBL)	☐	Credit Union SA	☐	Household Capital	☐	MoneyPlace	☐	Plenti	☐	Westpac	☒
Bank Australia	☐	Deposit Assure	☐	Hume Bank	☒	MoneyTech (AF)	☐	Plenti Auto Finance	☐	Westpac Commercial	☐
Bank First	☒	Deposit Power	☐	ING	☒	MoneyTech (SBL)	☐	Prime Capital	☐	Westpac Equipment Finance	☐
Bank of China	☒	Dynamoney (AF)	☐	ING Commercial	☐	Morris	☐	Prospa	☐	WISR (PL)	☐
Bank of Melbourne	☒	Dynamoney (SBL)	☐	Judo Bank	☐	Mortgage Ezy	☐	Qualitas Commercial	☐	WISR (AF)	☐
Bank of Melbourne Commercial	☐	Early Pay (AF)	☐	Judo Bank Asset Finance	☐	Mortgage Mart	☒	RedQ	☐	Zeus	☒
Bank of Queensland	☒			Judo Bank Commercial	☐	Moula (PL)	☐	Resimac	☒		
Bank of Queensland Commercial	☐			Keystart Home Loans	☐	Msquared Capital	☐	Resimac Asset Finance	☐		
				La Trobe Commercial	☒						

Other disclosures

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au

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.