

CREDIT GUIDE

Part 1

Credit Representative Number (CRN): 482712
For and on behalf of



About Us

Loans Downunder is a corporate representative of Custom Equity Group Pty Ltd licensed under the National Consumer Credit Protection Act 2009 under Australian Credit License 383666.

This Credit Guide sets out important information about us, the services we provide, and the person with whom you will be dealing.

The details of our Australian Credit License are as follows:

Business Name	Custom Equity Group Pty Ltd
Address	PO Box 118, Collaroy, NSW 2097
Phone	1300 826 763
Email	info@customequitygroup.com.au
Licence Number	383666
EDR Scheme Name	Australian Financial Complaints Authority (AFCA)
EDR Membership No	44791
ABN	66 097 245 433

The details of our Credit Representative authorisation are:

Representative's Name	Rohit Aggarwal
Representative's Address	402/12 Century Circuit Norwest NSW 2153
Representative's Phone	0469749320
Representative's Email	rohit.aggarwal@loansdownunder.com.au
Credit Representative Number	482712
EDR Scheme Name	Australian Financial Complaints Authority (AFCA)
EDR Membership No	57533

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide “credit assistance” when we:

1. Suggest or assist you to apply for a credit contract with a particular credit provider;
or
2. Suggest or assist you to apply for an increase to the credit limit of a credit contract with a particular credit provider;
or
3. Suggest that you remain in a credit contract with a particular credit provider.

Preliminary Assessment

What we will need from you

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you.

To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this preliminary assessment, we determine:

- Your requirements and objectives – that is, what kind of loan do you want, and for what purpose;
- Your financial and relevant personal situation; and
- Your ability to repay the loan that you are considering.

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us. This verification may include:

- Asking you for copies of documents that demonstrate your financial situation – in some cases we may also need to sight original documents; and
- Contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of your Preliminary Assessment

If we haven't already provided it to you, you may request a copy of our Preliminary Assessment, and we must give you a copy of it:

- At any time during the first 2 of years of completion of the assessment, within 7 business days; or
- Between 2 years and 7 years after it was conducted we must provide it within 21 business days.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

How do our Representatives get paid?

We are paid commissions by lenders for introducing customers. The lenders we deal with will usually pay us a commission based on:

- The size of loan; and
- The particular loan product you have selected.

We will only be paid this commission if your loan is settled and drawn down.

We may also be paid an ongoing commission by your lender based on the outstanding balance of your loan.

The commissions that we are paid by your lender are not payable by you – they are paid to us either directly by the lender, or paid to us by our Aggregator.

If you would like a detailed estimate of how much commission we would be paid by a particular lender for a particular product, we will provide this for you. We will also provide you with a detailed explanation of how this commission is calculated.

Certain lenders may also pay us a bonus based on the amount of business that we introduce to them.

Our Aggregator Custom Equity Group Pty Ltd

As Licensee, Custom Equity Group Pty Ltd may retain a portion of the commission paid by the lender you choose. This payment is paid to the licensee in exchange for the right to operate under the Licensee's licence, and for providing other assistance with business.

If you would like an estimate of what **Loans Downunder** will be paid, and how it is calculated, please don't hesitate to ask and we will provide you with that information.

Fees and charges that are payable by you in relation to our credit assistance

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a Statement of Credit Advice which we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

Our Top 6 credit providers

We source credit products from a range of banks, lenders and other credit providers. However, at present, we write the most of credit dealings with the following banks, lenders and other credit providers are (not limited to):

- ANZ
- Commonwealth Bank of Australia (CBA)

- Westpac Banking Corporation
- National Australia Bank (NAB)
- St George Group
- All State Home Loans

Our Aggregator

In many cases, we gain access to the loan products we recommend to you through the services of our Aggregator. In order to gain access to their panel lenders, our aggregator charges us a fee. This fee may be made up of several different components, including:

- A share of the commission that is paid by a lender as set out above
- A membership fee for our business
- A monthly fee for each of our accredited loan writers

If you would like us to provide an estimate of the share of the lender commission that may be retained by our aggregator, and how it is worked out, we will be pleased to provide this to you.

Dispute resolution and complaints

Whilst we always strive to provide the best possible service, we understand that there may be times where you are not satisfied. If this occurs, and you wish us to do something about it, we have a formal process in place to address your concerns.

Internal Dispute Resolution

If you do have a complaint, please contact our office via email, telephone or any other mean of communication or simply make an appointment to meet with us.

It will be immediately addressed and a resolution will be conveyed to you within 48 hours or you can contact our aggregator below:

Aggregator	CUSTOM EQUITY GROUP PTY LTD ACN 097 245 433
Address	PO Box 118, Collaroy NSW 2097
Phone and e-mail	1300 826 763 - info@customequitygroup.com.au
Australian Credit Licence Number	383666
Internal Complaints Officer Contact Details	Name: Jenny Vescio Phone: 1300 826 763 E Mail: info@customequitygroup.com.au Address: PO Box 118 Collaroy NSW 2097
External Dispute Resolution Scheme Contact Details	AFCA (Australian Financial Complaints Authority) Phone 1800 931 678, www.afca.org.au

External Dispute Resolution

If you are not satisfied with how we have handled your complaint, you may make a formal complaint to our External Dispute Resolution Scheme Provider. The details of our EDR Scheme membership are set out at the start of this Credit Guide.

Loans Downunder is a member of the Australian Financial Complaints Authority (AFCA) and they can be contacted as follows:

The external dispute resolution provider is AFCA (Australian Financial Complaints Authority)
Phone 1800 931 678,
www.afca.org.au
MELBOURNE VIC 3001

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 advice. However, we can assist you to have access to highly regarded property lawyers and obtain independent legal advice prior entering any contracts and comfortably understand your legal obligations.

Privacy

You may refer to our privacy policy on our website www.customequitygroup.com.au

Your consent

By asking us to assist with your credit needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

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.

Privacy Disclosure Statement and Consent

We are collecting personal information about you to provide you with our broking services. The information is required to assist you in preparing the loan application and locating an appropriate lender. If your information is not provided we may not be able to find a loan for you.

Unless you tell us not to, we may use your information to provide you with offers or information of other goods or services we or a third party can provide you with.

We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of organisations we may disclose your information to include lenders, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist us (such as printers, mailing houses, IT Server providers, cloud storage providers, lawyers, and accountants).

We may disclose Personal Information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, Serbia and the Philippines) any persons who provide credit or other products or services to us, or to whom an application has been made for those products or services; any organisation providing online verification of your identities.

In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan, or in our business.

You can gain access to the information we hold about you by contacting us at the above address.

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

By signing this document you agree to its terms. It forms a legal contract between us. If you have any questions, ask before you sign.

We look forward to providing exceptional service.

Borrower 1

Borrower 2

Signature

Signature

Print full name

Print full name