



CREDIT GUIDE

Home is where the loan is...

CREDIT GUIDE

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

This Credit Guide summarises our goals and standards, offerings, fees, and commissions. Please ask if you require more information or clarification.

This Credit Guide has been provided by:

Company	HOME SWEET LOANS PTY LTD
Home Loan Professional	TAREK BAYTIEH
Australian Credit Licence	HOME SWEET LOANS P/L ATF TND TRUST T/A HOME SWEET LOANS (# 457272)
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OVERVIEW

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009. We are therefore required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our Companies high ethical standards/values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our applicants the best service and most appropriate products/solutions through our professionalism, ethical standards and attention to detail. Ultimately, our goal is to ensure Clients are provided with a loan that meets their objectives.

SUITABILITY OF LOANS TO YOUR FINANCIAL OBJECTIVES

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will find out and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your situation/requirements.

For the purposes of the Preliminary Credit Assessment, 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

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

LENDERS & PRODUCTS

Lenders available

We aim to provide you with information from a range of Lenders and products/loans. Once you have chosen a loan that is suitable for you, we will assist you to obtain an approval.

Commonly Used Lenders

The list below documents the 6 most commonly used Lenders by the Licensee. This does not necessarily reflect all the Financial Institutions that the Licensee is able to conduct business through.

Financial Institutions	Percentage of loans in the past 12 months
1. Commonwealth Bank	78.56%
2. Bankwest	15.69%
3. Citibank	4.08%
4. Latitude	1.10%
5. WISR	0.57%
6. N/A	

FEES, CHARGES, COMMISSION AND DISCLOSURES

Fees Payable by you to Third Parties

When the credit application (loan) is submitted, you may need to pay the Lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.

Fees Payable by you to the Licensee

If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you prior to initiating an application for finance to a Lender. A Credit Quote will only be supplied if a fee is payable for our services.

Payments Received by the Licensee

Please take notice that the Licensee may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you.

The commission/brokerage depends on the amount of the finance and may vary from product to product. You may request & obtain from us information about a reasonable

estimate of those commissions and how the commission is worked out. All commissions (definitive payments) are declared in our Credit Proposal Report once finance is initiated.

Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account or available for redraw.

The Licensee may receive commission for Insurance referrals. The Insurance Brokerage Firm will disclose the relevant commission payable in their applicable documentation.

We do not receive commissions/referral fees from any other sources that we may refer to eg conveyancing, building & pest.

Fees Payable by the Licensee to Third Parties

We do not pay monetary referral fees. We may however provide a small gift to a person/s for referring you to us. These gifts are generally small amounts in accordance with usual business practice. These costs are not borne by you.

From time to time, we may also remunerate other referral parties through rewards or benefits.

Other Disclosures, Benefits or Interests

Not Applicable.

Tiered Servicing Arrangements

Through our relationships with lenders we may have access to tiered servicing arrangements. The benefits of these arrangements can include faster processing or greater levels of assistance throughout the loan application. We will advise you of any tiered service arrangements that are in place with a lender at the time recommendations are made.

Access to this program with lenders is based on a number of metrics including (but not limited to) quality, client satisfaction & volume. This does not entitle us to any additional commissions outside of what we disclose to you, including any additional payments or preferential customer discounts.

COMPLAINTS

Irrespective of our status as a Licensee, Representative or Credit Representative, our reputation is built on matching the appropriate product(s) to the individual's requirements. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where Clients may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, there are steps and/or avenues for resolution available to you.

Please refer to the Internal/External Dispute Resolution contact information found in the Privacy Policy Section of our website – www.homesweetloans.com.au.

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 or concerns, you should obtain independent legal and financial advice before you enter into any loan contract.

Licensee Signature: _____ Date:

Licensee Name: Tarek Baytieh

Client Signature: _____ Date:

Client Name:

Client Signature: _____ Date:

Client Name:

Client Signature: _____ Date:

Client Name:

Each consent given in this document continues until withdrawn in writing.

I/We consent to you using personal information, financial information and credit information about me/us for the purpose of arranging or providing credit, insuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent each of which may contact me/us for such a purpose including by telephone and electronically. In this document "you" means each of Australian Finance Group Ltd (AFG), each subsidiary of AFG, the Appointed Credit Service Provider and their organization and any assignees or transferees of the commissions relating to any credit provided to me arranged by the Appointed Credit Service Provider or their organisation. In this document, 'Personal Information' includes any sensitive information (including health information) and any information I/we tell you about any vulnerability I/we may have.

The personal information provided by me/us will be held by you. I/We can obtain a copy of AFG's Privacy Policy at www.afgonline.com.au. Your privacy policy contains information about how I may access or seek correction of my personal information, how you manage that information and your complaints process. If I/we do not provide the requested personal information you may be unable to assist in arranging finance or providing other services.

You 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 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 financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/mailling houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets;
- any organisation providing online verification of our identities.

Credit Information

I/We hereby authorise you to receive credit information from any lender about our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by me to access my credit information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorise you to obtain our credit information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on our behalf. You are authorised to use that credit information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit.

In this document 'Credit Information' includes information such as my/our identity information, the type, terms and maximum amount of credit provided to me/us, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringements.

Receiving Information Electronically

I/We consent to receiving credit assistance documentation and loan application information electronically. I/We acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

Full Name of Applicant 1	Signature of Applicant 1	Date
Full Name of Applicant 2	Signature of Applicant 2	Date
Full Name of Applicant 3	Signature of Applicant 3	Date
Full Name of Applicant 4	Signature of Applicant 4	Date
Name of Appointed Credit Service Providers Tarek Baytieh	Name and contact details of Appointed Credit Service Provider's Organisation (if applicable) Home Sweet Loans tarek@homesweetloans.com.au	

AFG Privacy Consent Form, V8, Released 2019, July