



CREDIT GUIDE & PRIVACY CONSENT

Version 1.0 Updated 15/08/2023

Referrer Entity: _____

AUSTRALIS FINANCE GROUP PTY LTD T/A MONEYSMASTER AUSTRALIA

Australia Credit Licence Number: 543856

Tel: (02) 9145 2956

Email: accreditation@moneymaster.com.au

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

This Credit Guide summarises our goals and standards, offerings, fees, and commissions. Please do not hesitate to ask if you need more information or clarification.

This Credit Guide has been generated by:

CREDIT REPRESENTATIVE DETAILS

Referrer Entity Name:	
Credit Representative Name:	
Credit Representative No:	
AFCA Membership No.:	
MFAA/FBAA Membership No.:	
Telephone:	
Email:	
Address:	

CREDIT LICENCE DETAILS

Australian Credit Licence	Australis Finance Group Pty Ltd t/a Moneymaster Australia
Credit Licence No.:	543856
AFCA Licence No.:	96295
ABN:	17 660 770 329
Telephone:	02 9145 2956
Email:	accreditation@moneymaster.com.au
Address	Suite 1.02, 6-8 Help Street Chatswood NSW 2067

1. Overview

We hold the necessary mortgage broking experience and qualifications in accordance with the *National Consumer Credit Protection Act (2009)* (Cth) to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only provide our company’s high ethical standards and value, but also have a responsibility to maintain the regulatory standards that are set by both the Commonwealth and State governments.

Our mission is to ensure that we offer our clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to details. Ultimately, our goal is to ensure that applicants are provided with a loan that meets their objectives.

We guarantee to listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organisations ensure we are positioned to offer the best quality service as well as offering complementary financial services where appropriate.

2. Lender and Products

The list below documents the most commonly used Lenders by our Company:

- | | | |
|-----------------------|------------------------|------------------|
| 1. Loanworks | 2. Brighten Home Loans | 3. Resimac |
| 4. Orde Financial | 5. Angel Finance | 6. Azora Finance |
| 7. La Trobe Financial | 8. Flexicommercial | 9. Plenti |
| 10. BC Invest | 11. ScotPac | 12. Latitude |
| 13. Grow | 14. Shift | |

3. Fees, Charges, Commission and Disclosures

<p>Fees payable by you to third parties</p>	<p>Some fees that are payable by you to third parties include:</p> <ul style="list-style-type: none"> - Application fee; - Valuation fee; - Any other fees associated with the loan application and/or the loan. <p>Prior to incurring these fees, we will disclose details of these fees to you.</p> <p>Please note that, in the event that you choose not to proceed with the loan after payment of any of these fees, we are unable to refund these fees to you.</p>
<p>Fees payable by you to the licensee</p>	<p>Generally, we do not charge a fee for providing you with our assistance and services in relation to obtaining credit. However, there are some instances where a fee for service is applicable. Details of these fees will be set out in Credit Quote.</p> <p>Please notify and request to your broker if you wish to review the Credit Quote.</p>
<p>Fees payable by the licensee to third parties</p>	<p>We may pay commissions to our credit representatives for referring loan applications to our Diversification Partners, such as Vow Legal. The referral commission is a percentage of professional fees charged by the Diversification Partner.</p> <p>Please be advised that these fees are not payable by you.</p> <hr/> <p>We may pay a referral fee (i.e., commission) for third party referrals, such as real estate agents and/or solicitors. Further details of these fees will be disclosed in the Credit Proposal Disclosure Document or any equivalent document we provide to you.</p> <p>Please be advised that these fees are not payable by you.</p>

4. 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 applicants may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the services that we provided, the following avenues for resolution are available to you.

i. Internal Complaint

Please email your concerns and/or issue with the complaint manager via email, info@moneymasterau.com.au

ii. External Dispute Resolution (EDR)

This process is available to you, at no cost. The EDR scheme listed below is the EDR scheme that the Credit Representative and their authorizing Licensee are members of.

Name: Australian Financial Complaints Authority
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Privacy Consent

I/We understand and agrees that by agreeing to proceed with services provided by Australis Finance Group Pty Ltd (**Australis Finance Group**), Australis Finance Group may collect my/our personal information and financial information.

I/We consent to Australis Finance Group using the information collected about me/us for the purpose of arranging or providing credit, providing credit assistance, insuring credit, and for direct marketing of products and services offered by Australis Finance Group or any organization Australis Finance Group is affiliated with or represent. Each of these organisations may contact me/us for such a purpose including by telephone and electronically and acknowledge that you may receive a fee or commission for referring me/us to a product or service provider.

I/We acknowledge receipt of Australis Finance Group’s Privacy Policy. The Privacy Policy contains information about how I/we may access or seek correction of my/our personal information, how Australis Finance Group manage that information and the complaints process.

Full Name of Applicant 1

Signature of Applicant 1

Date

Full Name of Applicant 2

Signature of Applicant 2

Date
