

CREDIT GUIDE

ABOUT US (“we, us, our”):

Licensee Details	PWS Finance Advisory Pty Ltd (“licensee”) Australian Credit Licence Number: 499808 Address: Level 3, 117 Myers Street, Geelong, Vic 3220. Tel: 03 92686700 Fax: 03 86780630 Website: pwsadvisory.com.au
Broker Group	Astute Financial Management Pty Ltd ACN: 093 587 010 Australian Credit Licence: 364253
Sub Broker Group	Centrepont Alliance Lending Pty Ltd ABN: 40 100 947 804 Australian Credit Licence Number: 377711

OUR OBLIGATIONS:

We will not make or arrange a loan or principal increase that is unsuitable.
A loan or principal increase will be unsuitable if:

- a) You could not repay or could only repay with substantial hardship; or
- b) The loan will not meet your objectives having regard to (amongst other things) the loan type, term, interest rate, repayment, fees and charges, and special conditions.

To make that assessment we will:

- a) Make reasonable enquiries about your requirements and objectives
- b) Make reasonable enquiries about your financial situation; and
- c) Take reasonable steps to verify that financial situation.

We must provide you with a copy of our preliminary 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 preliminary assessment if we have provided credit assistance.

GEELONG

Level 3, 117 Myers Street
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P: (03) 9699 9422

PO Box 1015
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MELBOURNE

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Credit Providers:

AMP, ANZ*, Bank Australia, Bankwest, CBA*, Citibank, ME Bank, NAB*, ING Direct*, La Trobe, Liberty, Macquarie, Macquarie Leasing, Pepper, Suncorp, St George*, The Rock, Westpac* and others.

*These are the six lenders with whom Astute believes it conducts the most business and does not represent our individual Credit Representatives usage.
** Volume bonus arrangements are in place with Macquarie Leasing, Pepper, Liberty & Latitude.

Commissions received by us:

On settlement of your loan, your selected lender may pay the licensee a commission payment. To obtain information on commission likely to be received, please ask the credit representative. An estimate will be provided to you should you decide to proceed with credit assistance. Some lenders may also pay an additional bonus commission conditional on the licensee meeting (amongst other things) volume and quality targets. The credit representative will receive the whole or part of the commissions referred to above.

Referral fees paid by us to a third party: Occasionally we may pay a referral fee to a third party such as a real estate agent, accountant or a financial planner. Any such fees paid to third parties will be disclosed to you should you decide to proceed with credit assistance.

Credit Representatives authorisations:

Our Credit Representative has been authorised to complete:

Residential, Commercial, Equipment & Consumer Finance

and any other finance transaction authorised in writing by the licensee.

Fees payable by you: You may be required to pay fees and charges to the Credit Representative or Lender. Please ask us should you require information about our fees and charges and how they are worked out. An estimate will be provided to you should you decide to proceed with credit assistance.

Dispute Resolution Details:

If you are dissatisfied with the service you receive, we ask that you contact our Credit Representative on the above contact details and they will try to resolve the complaint as quickly as possible. If you are unable to resolve the complaint directly with them, we provide an efficient and accessible Internal Complaint Resolution Scheme. Please find below the contact details for our complaints officers.

Complaints Officer: Steven Skoglund

Phone: 03 9268 6768

Email: steven.s@pwsadvisory.com.au

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If you still unable to have your complaint resolved, then you should contact the External Dispute Resolution Scheme detailed below. The scheme will be impartial, independent and free for disputants.

Australian Financial Complaints Authority (AFCA)

Licensee's Membership Number: 45945

Credit Representative's Membership Number: 45945

Tel: 1800 367 287

Email: info@afca.com.au

Web: www.afca.org.au

PRIVACY DISCLOSURE STATEMENT AND CONSENT

The Privacy Act (1988) regulates the way personal information is used. The following carefully explains privacy rights and obligations in relation to personal information.

We are collecting personal and financial information about you.

1. The personal and credit-related information you provide will be held by us.
2. You appoint us your agent to act as an 'access seeker' to obtain your credit-related information from a Credit Reporting Body (CRB) on your behalf and for the purpose of assisting you with your application for credit. You authorise us to disclose any credit-related information we obtain, including personal information to prospective financiers in connection with your application for credit.
3. We may use credit-related information and any other personal information you provide to arrange or provide credit and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas:
 - CRBs, including for a credit guarantee purpose;
 - persons who provide credit or other products to you, or to whom an application has been made for those products;
 - any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
 - any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding our services;
 - any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance;

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- where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
 - any person where you have provided us consent;
 - any of our associates, service providers, aggregators, licensees, financial intermediaries, technology providers, related entities or contractors;
 - other guarantors or borrowers (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
 - your referees, such as your employer, to verify information you have provided;
 - any person considering acquiring an interest in our business or assets; and
 - any organisation providing online verification of your identity.
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained from our website or by contacting us on the number overleaf. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.
- If you do not provide the information we may be unable to assist in arranging finance or providing other services.

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

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