

## General information about our services

- 1) The remuneration of finance brokers is limited to a maximum, as prescribed by the Maximum Remuneration Schedule set by law.
- 2) Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to find full details of the loan. **Warning:** You should check the loan agreement/credit contract to ensure that the terms of the loan do not vary from what you require. If they do, inform us immediately so that we can assist you.
- 3) Any complaints about a loan transaction or our services may be lodged by you with the Commissions for Consumer Protection in WA, phone: 1300 136 237. Alternatively, you can refer the matter to a free dispute resolution scheme known as COSL (Credit Ombudsmen Services Limited) phone 1300 78 08 08.
- 4) We are obliged to act in your best interests and give you undivided loyalty unaffected by any of our interests. However, we also represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. By signing this agreement you confirm that you understand that we have these obligations to the lender and under the law. If you have any questions about our role, ask before you sign.
- 5) Under the law, we are required to ensure that the finance we arrange for you is appropriate. Accordingly, we will make reasonable enquiries in relation to your needs, objectives, and financial circumstances.

**Warning:** The proposed loan arrangements will be based on the products available from our panel lenders and the information provided by you. If the information you provide is incomplete or inaccurate, before entering the loan you should consider its appropriateness having regard to your relevant personal circumstances and if necessary seek independent financial advice.

- 6) If you are refinancing a loan, and your commitments will be increased, you should seek independent legal advice to make sure that you are able to meet the increased commitments. **Warning:** Your regular repayments may not increase, but the total you have to pay may increase – for example by having to make repayments over a longer period.
- 7) We do not provide legal or financial advice unless specified in a separate contract. Accordingly, it is important you ensure you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter the loan contract.

## **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, lawyers and accountants).

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.

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