

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 don't hesitate to ask if you need more information or clarification.

This Credit Guide has been generated by:

Broker	Novita Lawidjaja-Robinson
Authorised Credit Representative name and Credit Representative number	Not Applicable
Organisation/Trading Name	Planwise Finance
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Email Address	novita@planwisefinance.com.au
Australian Credit Licence name and Australian Credit Licence number	Planwise Finance Pty Ltd (ACL# 491028)
Australian Company Number of ACL holder	614102411

Overview

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009 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 our organisation's 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 clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure 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.

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 explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your 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; and
- 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.

Lender and Products

As a mortgage broker I am able to offer choice across a number of products and have the opportunity to be accredited to arrange loans with the following AFG panel lenders:



I have settled loans with the following lenders in the last 12 months:

AFG Home Loans - Alpha	AFG Home Loans - Edge	AFG Home Loans - Retro
AMP Bank	ANZ	Firstmac
La Trobe Financial	Liberty Financial	Macquarie Bank
NAB	Pepper Money	Suncorp

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 help you obtain an approval.

Commonly used lenders

The list below documents the 6 most commonly used Lenders by my licensee. This does not necessarily reflect all of the financial institutions that my licensee is able to conduct business through.

However, if less than six lenders are displayed below, this is a summary of the lenders that my licensee is able to utilise for loan submission purposes

Financial Institutions	Percentage of applications submitted in the past 12 months
1. ANZ	19.2%
2. Suncorp	18.55%
3. Macquarie Bank	17.25%
4. NAB	9.36%
5. La Trobe Financial	6.68%
6. AFG Home Loans - Retro	6.11%

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	An up-front Professional Service Fee will be payable. This is to cover the time and work taken to analyse the information and provide Credit Assistance. This fee may be fully refundable after the successful settlement of your loan. Fees that are payable by you will be disclosed in the attached Credit Quote .
Payments received by the licensee	<p>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.</p> <p>The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.</p> <p>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. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.</p>
Fees payable by the licensee to third parties	<p>We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others for referring you to us. These referral fees are generally small amounts in accordance with usual business practice.</p> <p>These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.</p> <p>From time to time, we may also remunerate other parties through payments, rewards or benefits.</p>
Tiered Servicing Arrangements	<p>Through our relationships with lenders, we may have access to tiered servicing arrangements. The benefits of this access to these arrangements can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. We will advise you of any tiered service arrangements that are in place with a particular lender that we have proposed at the time recommendations are made.</p> <p>Access to this program is not based solely on the volume of new or existing lending our clients have with each respective lender and does not entitle us to any additional commissions or payments outside of what we have disclosed to you, or any preferential client discounts.</p>
Other disclosures, benefit or interests	<p>Your AFG broker is prohibited from accepting gifts or inducements over \$350. Any benefit given to your broker greater than \$100 and less than \$350 will be recorded in a Gifts Register. A copy of your broker's register is available to inspect on request. If you wish to inspect the register, please contact your broker.</p> <p>Referrals</p> <p>We may receive obtain referrals from a range of sources, including accountants, financial planners, real estate agents and others. If you were introduced or referred to us, we may pay the referrer a commission, fee or remunerate them in other ways. Details of any commission or fees being paid to the referrer will be included in the Credit Proposal Disclosure document provided to you.</p>

Credit & Valuation Reports

We may be provided access to free services such as credit report and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Multiple Roles

We may act in other roles or capacities related to the credit assistance provided to you. Each business activity is separate however I may be paid remuneration in my other business activities as a result of the credit assistance provided to you. Further details any relevant remuneration we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Where I am unable to act in more than one capacity, I will refer you to another party who will provide you services due to a conflict of interest that cannot be managed appropriately by me.

Related Parties

We have relationships with a number of related parties and associates. Details of any remuneration or possible conflicts these relationships will be included in the Credit Proposal Disclosure document provided to you.

Shareholding

We may directly or indirectly hold shares in AFG or the lenders I recommend. Details of any material holdings will be included in the Credit Proposal Disclosure document provided to you. If my material holding does not enable me to act in more than one capacity, I will refer you to another party who will provide you services due to a conflict of interest that cannot be managed appropriately by me.

Ownership Structures

We may act in other roles or capacities related to the credit assistance I provide to you. Each of business activities are separate from another however I may be paid remuneration in my other business activities as a result of the credit assistance we provide to you. Further details any will be included in the Credit Proposal Disclosure document I provide to you. Where I am unable to act in more than one capacity, I will refer you to another party who will provide you services that I am unable to due to a conflict of interest that cannot be managed appropriately by me.

AFG & AFG Home Loans

AFG Home Loans Pty Ltd (including AFG Securities Pty Ltd) are wholly owned subsidiaries of AFG. AFG may receive additional remuneration for any white label AFG Home Loans or securitised AFG Securities products that are settled. The remuneration received is in addition to those amounts paid to AFG as a mortgage broker aggregator and/or licensee. Details of this remuneration will be disclosed in your AFG Home Loan documentation.

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 service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Novita Lawidjaja-Robinson first and express about your concerns.

Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with Novita Lawidjaja-Robinson, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

Name	Novita Lawidjaja-Robinson
Phone	0400962559
Email	novita@planwisefinance.com.au
Address	PO Box 48, Bull Creek WA 6149

Note: In some instances your broker may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 45 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

This external dispute resolution (EDR) process is available to you, at no cost. Two EDR schemes may be listed below. This indicates that the Credit Representative and their authorising Licensee are both required to be members (independently) of an ASIC approved EDR scheme. Where a Credit Representatives EDR is displayed, please contact that EDR scheme in the first instance for complaint escalation.

EDR (Licensee)	
Name	AFCA
Phone	1800 931 678
Address	Australian Financial Complaints Authority GPO Box 3 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 or financial advice. It is important 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 any loan contract.

Broker Signature _____ Date _____
Broker Name: Novita Lawidjaja-Robinson

Client Signature _____ Date _____
Client Name: _____

Client Signature _____ Date _____
Client Name: _____

SAMPLE

Client Engagement Agreement and Credit Quote

Our Details

Broker	Novita Lawidjaja-Robinson
Organisation/Trading Name	Planwise Finance
Email Address	novita@planwisefinance.com.au
Australian Credit Licence name and Australian Credit Licence number	Planwise Finance Pty Ltd (ACL# 491028)
Australian Company Number of ACL holder	614102411

Customer details (You)

Name(s)	
Address:	
Email:	

Summary

This Credit Quote discloses the relevant fees and charges that you may be required to pay as part of the services provided in obtaining the finances required. These services may include credit assistance in entering into, or increasing the limit of, a credit contract for a residential home loan, personal loan or consumer asset finance loan. Where documented, all fees and charges are expressed as a maximum value. The fees stated are an actual amount unless otherwise indicated by text that expresses the fee is a reasonable estimate.

Fees payable by You

This quote covers the fees and charges payable by you.

At initial Consultation and Preliminary Qualifying Servicing Assessment, including obtaining Equifax Credit Reports for all applicants. This non-refundable fee is payable prior to the provision of credit assistance, which shall include (but is not limited to) advice regarding <ul style="list-style-type: none"> Whether or not to seek finance What finance is appropriate and consistent with your objectives 	\$
If you do not proceed after the above plus assessment of supporting documents and application lodgment to the respective lender.	\$
If formal approval is obtained and you do not proceed to settlement and/or fully drawdown the approved facility within 90 days of formal approval date.	\$

Fees are inclusive of GST and are payable by You on demand. Overdue invoices will be subject to interest at the rate of 13% p.a., calculated for the period the account is due until the date it is paid. In the event where your overdue account is referred to a collection agency and/or law firm, you will be liable for all costs which would be incurred as if the debt is collected in full, including legal demand costs. Joint loans incurring fees are considered jointly and severally liable by all parties.

Please note: In all cases, you may need to pay the Lender's application and other fees, valuation fees and government fees. These would be in addition to those above.

Acceptance

By signing this document, you agree to the terms set out in this quote and agree to pay the fees specified above at the time specified above. After you have signed this document, please retain a copy of the signed document for your records.

Broker Signature	_____	Date	_____
Broker Name:	Novita Lawidjaja-Robinson		
Client Signature	_____	Date	_____
Client Name:			
Client Signature	_____	Date	_____
Client Name:			

Privacy disclosure statement and consent

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

Privacy disclosure statement and consent

I/We consent to you using Personal Information, financial information and Credit Information 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 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 and acknowledge that you may receive a fee or commission for referring me/us to a product or service provider, such as an insurance provider. In this document "you" means each of Australian Finance Group Ltd (AFG), each subsidiary of AFG, the Appointed Credit Service Provider and their organisation 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, I/we acknowledge that 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, 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 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 reporting bodies and other credit providers.

Credit information

I/We hereby authorise you to receive Credit Information from any lender about my/our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by me access to 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 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. You are also authorised to exchange my/our Credit Information with a credit reporting body. I/We acknowledge that you consent to these authorisations being provided in an electronic form (if applicable).

In this document 'Credit Information' is personal information or an opinion about me that has a bearing on credit that has been provided to me or that I have applied for. This 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, financial hardship arrangement information including whether I have made a financial hardship arrangement with you, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringements. 'Credit eligibility information' is credit reporting information supplied to you by a credit reporting body, and any information that you derive from it.

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.

Video or audio conference recording

I/We consent to you obtaining Personal Information, financial information and Credit Information about me/us by way of video conference and/or by way of audio conference for the purpose of arranging or providing credit, providing credit assistance or insuring credit and give my/our permission for that video and/or audio conference to be recorded and provided to a credit provider, insurer or government agency for this purpose.

Full Name of Applicant 1	Signature of Applicant 1	Date
Full Name of Applicant 2	Signature of Applicant 2	Date
Name of Appointed Credit Service Provider	Name and contact details of Appointed Credit Service Provider's Organisation (if applicable) including address/email/phone no.	
Novita Lawidjaja-Robinson	Planwise Finance Email: novita@planwisefinance.com.au Mobile: 0400-962-559	