CREDIT GUIDE

Finsure Finance & Insurance Pty Ltd is a licensed provider of credit assistance to assist you with finance under the *National Consumer Credit Protection Act 2009* ("The Act"). This document provides you with information about us and our representative ("we, us, our"), with whom you are dealing and the services we provide.

1. KEY INFORMATION

Australian Credit Licence holder	Finsure Finance and Insurance Pty Ltd
Address	Level 27, 10 Carrington Street Sydney NSW 2000, Australia
Phone and e-mail	1300 346 787, admin@finsure.com.au
Australian Credit Licence number	384704
Internal Complaints Officer contact details	Complaints Manager complaints@finsure.com.au
External Dispute Resolution Scheme details	*Australian Financial Complaints Authority* **Website:** www.afca.org.au **Email:** info@afca.org.au **Telephone:** 1800 931 678 **In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

2. OUR CREDIT REPRESENTATIVES

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

Credit Representative's name	Ms Shelley Beggs
Address	Suite 7, 2-8 Burwood Highway Burwood East VIC 3151, Australia
Phone	0405494670
E-mail	shelley@loanbrix.com.au
Credit Representative number	457538
External Dispute Resolution Scheme details	*Australian Financial Complaints Authority* **Website:** www.afca.org.au **Email:** info@afca.org.au **Telephone:** 1800 931 678 **In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Credit Representative (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 8 of this document below.

3. OWNERSHIP

Finsure is ultimately owned by MA Financial Group Limited (ACN 142 008 428). We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from MA Financial Group Limited's or any of its subsidiaries we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.

4. PANEL LENDERS

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. Our Current Top providers to which our Representatives introduced borrowers are:

Macquarie Bank CBA ANZ Resimac Prime	ING MA Money Suncorp IMB Ubank

5. INFORMATION WILL BE REQUIRED FROM YOU

Before we suggest or assist you with entering into a loan (or lease) or increasing the credit limit of an existing loan, we must assess if that loan will be unsuitable for you. In order to do this, we will need to ask you a series of questions to make this assessment. This includes:

- making reasonable enquiries about your borrowing objectives and requirements;
- making reasonable enquiries about your financial situation; and
- taking reasonable steps to verify the details of your financial situation.

A loan or increasing the credit limit of an existing loan will be unsuitable if at the time of making the assessment, it is likely that you will be unable to repay the loan or lease or can afford to repay it only with substantial hardship; or the loan or lease does not meet your stated requirements or objectives.

If we provide you with credit assistance, we will provide you with a copy of our preliminary credit assessment that details how we considered the product we suggested.

6. INFORMATION PROVIDED BY US

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.

7. FEES PAYABLE BY YOU

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a Credit Quote which will be provided to you before applying for finance.

You may need to pay fees to the finance provider as part of the application process. These will be detailed in a Credit Proposal Disclosure Document that we will provide to you before applying for finance.

8. COMMISSIONS RECEIVED BY US

We may receive commissions from the finance provider that provides your loan or lease. These are not fees payable by you. Further details of the commission earned by us will be provided in the Credit Proposal Disclosure Document that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

9. COMMISSIONS AND FEES PAYABLE BY US

Referrals from a broad range of sources are sourced by us and our representatives. For example, we or our representatives may pay commissions or fees to call centre companies, real estate agents, accountants, solicitors or other businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Credit Proposal Disclosure Document that will be given to you before applying for finance.

10. OUR INTERNAL DISPUTE RESOLUTION SCHEME

We hope that you are delighted with our services. However, if you have any complaints, you may contact our complaints manager who will aim to resolve your complaint within five business days.
If the complaint is going take longer than five business days, we will keep you updated on the progress and provide you a written response when our investigation is complete. This response will let you know the outcome of the investigation and the reasons for our decision.

11. OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 30 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you access to an independent mechanism for the resolution of specific complaints or disputes. AFCA's contact details are included above.

12. PRIVACY DISCLOSURE STATEMENT

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services. These include our Smart Select connection and comparison services.
3. We may exchange the information with the following types of entities, some of which are located overseas:
   - Persons who provide finance or other products to you, or to whom an application has been made for those products.
   - Financial consultants, accountants, lawyers and advisers
   - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
   - Any person where we are required by law to do so
   - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines
   - Persons to verify the information you have provided, such as your employer, accountant or superannuation provider
   - Any person considering acquiring an interest in our business or assets
   - Any organisation providing online verification of your identity
4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. 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. Our privacy policy is available from www.finsure.com.au.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

13. DO YOU HAVE ANY QUESTIONS?

If you have any questions about this Credit Guide or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you.

14. LENDER ACCREDITATIONS

At the time this document was generated, I was accredited with the following Lenders:

AIA life and health Insurance	Heritage
AMP Bank	Honey Insurance
Angle Asset Finance	HSBC Bank
ANZ	IMB
ANZ Asset Finance	IMB Commercial
ANZ Commercial	ING
Auswide Bank	La Trobe
Banjo Loans Asset Finance	La Trobe Commercial
Bank Australia	Latitude Financial Services Asset Finance
Bank of China	Latitude Financial Services GEM Personal
Bank of Melbourne	Latitude Financial Services Personal
Bank of Queensland	Liberty FS
Bank of Sydney	MA Money
BankSA	Macquarie Bank
Bankwest	ME Bank
Bendigo Bank	Middle Asset Finance
Better Choice Home Loans	MoneyPlace Personal Lending
Better Choice Home Loans Commercial	Myloan Elect
Bluestone	MyState
Bluestone Commercial	NAB
Bridgit	NOW Asset Finance
Brighten Home Loans	Odin Commercial
CBA	One Haven
Deposit Power	Pepper Money
Finance One Asset Finance	Prospa Commercial
FINSURE Loans BREEZE	Qudos Bank
FINSURE Loans HORIZON	Resimac Asset
FINSURE Loans PLUS	Resimac Prime
FINSURE Loans THRIVE	SelfCo Asset Finance
FINSURE Loans THRIVE Commercial	St George
Firefighters Mutual Bank	Suncorp
First Federal	Teachers Mutual Bank
Firstmac	Ubank
Firstmac Asset Finance	UniBank
Granite Home Loans	Virgin Money
Great Southern Bank	Westpac
Health Professionals Bank	WISR Asset Finance