

Licensee Credit Guide

This document provides information about the services we provide. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Licensee details

Outsource financial pty ltd	(ACN 131 090 705)
Australian Credit Licence Number	384324
Address	406/19 Roseby St, Drummoyne NSW 2047
Phone	1300 781 481
Email	info@outsourcefinancial.com.au

Services we provide - outsource financial is an Australian owned and operated organisation, dedicated to providing the professional services sector and their clients with an integrated range of financial services and products. outsource financial currently has a national network of mortgage specialists to assist clients credit products including home loans, investment loans, personal loans, credit cards and consumer leases.

Our panel lenders - We source finance from a panel of financiers. The financiers named below are the six financiers with which we conduct the most business.

- ANZ
- Macquarie Bank
- NAB
- ING Direct
- Westpac
- St George

We will need information from you: Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain, or any lease we help you to enter, is not unsuitable for you. To decide this, we may 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;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that: you could not pay or could only pay with substantial hardship; the credit will not meet your requirements and objectives.

Additionally, we must ask you to provide us with a significant amount of accurate information. If we give you credit assistance, we must also provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. If we arrange a loan for you remember you must make your own enquiries about the value and future growth of the security property. Also note that any valuation we obtain is for our own use.

Fees payable by you - outsource financial does not charge you for the services it provides. However, our credit representatives sometimes charge fees for their services. More details about the fees payable by you will be documented in the quote. You may also obtain more information from your credit representative about how these fees are calculated. You may also be required to pay a lender's application fee, valuation fee, government charges and other transaction fees.

Commissions received by us - We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

Commissions payable by us - Outsource financial and our credit representatives source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how they are worked out.

Our internal dispute resolution scheme- At outsource we are committed to the effective handling of complaints and timely resolution of disputes.

Receiving complaints and the complaint process - If you have a complaint or a dispute, you have the option of either contacting your mortgage professional or lodging the complaint directly with outsource financial. You can lodge complaints with outsource by contacting the Complaints Officer by:

Phone: 1300 781 481
Email: info@outsourcefinancial.com.au
Address: 406/19 Roseby Street, Drummoyne NSW 2047

You can also speak with any representative of our business who will refer you to the Complaints Officer. You should explain the details of your complaint as clearly as you can verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Timeframes for response - If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

Our external dispute resolution scheme - If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is CIO (Credit and Investments Ombudsman). CIO is a free service established to provide you with an independent mechanism to resolve specific complaints.

Phone: 1800 138 422 (free call) or 02 9273 8400
Fax: 02 9273 8440
Email: info@cio.org.au
Website: www.cio.org.au
Mail: Credit and Investments Ombudsman Ltd, PO Box A252, South Sydney NSW 1235

More Information - If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

Representative Credit Guide

We have appointed the person below as our credit representative in the provision of credit assistance to you.

Credit Representative Details

Credit Representative Name	Raza Ali
Credit Representative Number	492735
Business Name	Make Wealth Financial Services
Address	9 Chessington Drive, Williams Landing Vic 3027
Phone	0449978675
Email	raza.ali@makewealth.com.au

The information detailed above applies specifically to the credit representative. In addition, the credit representative may receive the whole or part of the commissions & fees referred to above directly or indirectly from us as the representative. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out. The credit representative has access to the financiers listed in the licensee credit guide above.

Fees payable by you (The box marked below is applicable to this loan)

- The credit representative does not charge you for the credit services because the representative receives commission from the financier or the licensee. However, you may need to pay the financier's application fee, valuation fees, and other fees.
- The credit representative may charge a fee for the credit services provided. More details about the fees payable by you will be set out in a quote which will be given to you before a finance application is lodged. You may obtain from the credit representative more information about how these fees and charges are worked out.

Representative's external dispute resolution scheme

If the credit representative is unable to resolve your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. The external dispute resolution provider is CIO (Credit and Investments Ombudsman)

Phone: 1800 138 422 (free call) or 02 9273 8400
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 Email: info@cio.org.au
 Website: www.cio.org.au
 Mail: Credit and Investments Ombudsman Ltd, PO Box A252, South Sydney NSW 1235