

Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. 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.

Key Information

Our full name	BUYERS CHOICE LICENCING PTY LTD ACN 626 172 281
Address	Level 5, 278 Collins Street Melbourne VIC 3000
Phone	1300 886 100
Email	bcl@buyerschoice.com.au
Australian Credit Licence Number	509484
Internal Complaints Officer	Compliance Manager
Contact Details	Level 5, 278 Collins Street Melbourne VIC 3000 Email: bcl@buyerschoice.com.au Telephone: 1300 886 100
External Dispute Resolution Scheme	Australian Financial Complaints Authority
Contact Details	Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Residential

AMP Australia ANZ Australia Apollo Assetline Capital Australian Financial Australian Military Bank Auswide Bank Bank Australia Bank First Bank of China Bank of Melbourne Bank of Queensland	Bank of Us Bank SA BankWest Bendigo Bank Broker Better Choice Home Loans Beyond Bank Bluestone Bridgit by LMG BrightQ Commonwealth Bank Credit Union SA Firefighters Mutual Bank	Firstmac Go Beyond Go Edge Go Flexi Granite Homeloans Great Southern Bank Health Professionals Bank Heartland Bank Hejaz Heritage Bank HomeStart Household Capital	Hume Bank ING Judo Bank Keystart Home Loans La Trobe Financial Liberty Ma Money Macquarie ME Bank Mortgage Ezy Mortgage Mart MyState	National Australia Bank Newcastle Permanent ORDE Financial OwnHome P&N Bank Paramount Mortgage Services People First Bank Pepper Money RedQ Resimac Skip St George	Suncorp Teachers Mutual Bank uBank UniBank Victorian Mortgage Group Virgin Money Australia Wave Money Westpac Zeus
---	---	---	---	---	--

Commercial

AMF ANZ Commercial Aquamore Arch Finance Commercial Assetline Commercial Bank of Melbourne Commercial Bank of Queensland Commercial	Bank SA Commercial Bendigo Bank Commercial Better Choice Commercial Bluestone Commercial Bridgit by LMG Commercial Commonwealth Commercial Funding	GCI Funds Go Beyond Commercial Go Flexi Commercial Granite Commercial ING Commercial Judo Bank Commercial La Trobe Commercial	Liberty Commercial MA Money Commercial Macquarie Commercial Medfin Finance NI Holdings NAB Commercial ORDE Financial	Pallas Capital Paramount Commercial Pepper Money Commercial Prime Capital Qualitas Commercial Scottish Pacific Commercial St George Commercial	Suncorp Commercial and Business Westpac Commercial
---	--	---	--	--	---

Asset Finance & Personal Loans

Affordable Car Loans Alex Bank (PL) Alex Bank (AF) ANMF Angle Finance ANZ Asset Finance Azora Banjo	Branded Financial Services Capital Finance CBA Asset Finance Dynamoney Early Pay Finance One Finanzor Firstmac Car Loans	FlexiCommercial Judo Bank Asset Finance Latitude Motor Latitude Personal Loan Liberty Motor Finance Maple Medfin Asset Finance Metro Finance	Money3 MoneyMe Autopay MoneyMe Personal Loans MoneyPlace MoneyTech Morris NAB Asset Finance NOW Finance (PL)	NOW Finance (AF) Pepper Asset Finance Pepper Money Personal Loans Plenti Plenti Auto Finance Resimac Asset Finance Scottish Pacific Asset Finance Selfco	Shift Society One Westpac Equipment Finance WISR (PL) WISR (AF)
--	---	---	---	---	---

This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. ANZ Australia	14.16%
2. Westpac	13.50%
3. Commonwealth Bank	9.70%
4. Macquarie	8.88%
5. National Australia Bank	8.58%
6. BankWest	5.30%

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- You could not pay or only pay with substantial hardship
- The credit will not meet your requirements and objectives

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

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

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Acting in your Best Interests

Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests [Best Interests Duty]. This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party.

Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

Commissions payable by us

We 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 accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution [EDR] Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

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 advice before you enter any loan contract.

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name Dale Wilkinson

Address , Oakleigh VIC 3166, Australia

Phone 0485985874

Credit Representative Number 450039

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below)

Top 6 Lenders - Your Authorised Credit Representative:

Lending Institutions and Financiers	% of loan settled for the previous financial year
-------------------------------------	---

1. Macquarie	34.69%
2. National Australia Bank	12.24%
3. BankWest	10.2%
4. ANZ Australia	10.2%
5. Commonwealth Bank	8.16%
6. ING	6.12%

The number of lenders used in the last financial year is 11*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The Money Quest Group P lenders I am accredited with.

Affordable Car Loans	☐	Bank of Queensland	☐	Dynamoney [SBL]	☐	Judo Bank	☐	MoneyTech [SBL]	☐	Qualitas Commercial	☐
Alex Bank [PL]	☐	Commercial	☐	Early Pay [AF]	☐	Judo Bank Asset	☐	Morris	☐	RedQ	☐
Alex Bank [AF]	☐	Bank of Us	☐	Early Pay [SBL]	☐	Finance	☐	Mortgage Ezy	☐	Resimac	☒
Allianz	☐	Bank SA	☐	Finance One [AF]	☐	Judo Bank Commercial	☐	Mortgage Mart	☐	Resimac Asset Finance	☐
AMF	☐	Bank SA Commercial	☐	Finance One [SBL]	☐	Keystart Home Loans	☐	Moula [PL]	☐	Scottish Pacific Asset	☐
AMMF	☐	BankWest	☒	FinanZor	☐	La Trobe Commercial	☐	MyState	☒	Finance	☐
AMP Australia	☒	Bendigo Bank Broker	☒	Firefighters Mutual Bank	☒	La Trobe Financial	☐	N1 Holdings	☐	Scottish Pacific	☐
Angle Finance	☐	Bendigo Bank	☐	Firstmac	☒	Latitude Motor	☐	NAB Asset Finance	☐	Commercial	☐
ANZ Asset Finance	☐	Commercial	☐	Firstmac Car Loans	☐	Latitude Personal Loan	☐	NAB Commercial	☐	Selfco	☐
ANZ Australia	☒	Better Choice	☐	FlexiCommercial	☐	Liberty	☒	National Australia Bank	☒	Shift [SBL]	☐
ANZ Commercial	☒	Commercial	☐	Funding	☐	Liberty Commercial	☐	Newcastle Permanent	☐	Shift [AF]	☐
Apollo	☒	Better Choice Home	☐	GCI Funds	☐	Liberty Motor Finance	☐	NOW Finance [PL]	☐	Skip	☐
Aquamore	☐	Loans	☐	Go Beyond	☒	Lifebroker Pty Ltd	☐	NOW Finance [AF]	☐	Society One	☐
Arch Finance	☐	Beyond Bank	☒	Go Beyond	☒	Lumi	☐	ORDE Financial [R]	☐	St George	☐
Commercial	☐	Bizcap	☐	Commercial	☒	Ma Money	☐	ORDE Financial [C]	☐	St George Commercial	☐
Assetline Capital	☐	Bluestone	☒	Go Edge	☒	MA Money	☐	OwnHome	☐	Suncorp	☒
Assetline Commercial	☐	Bluestone Commercial	☐	Go Flexi	☒	MA Money	☐	P&N Bank	☐	Suncorp Commercial	☐
Aust. Life Insurance	☐	Branded Financial	☐	Go Flexi Commercial	☒	Commercial	☐	Pallas Capital	☐	and Business	☐
Australian Financial	☐	Services	☐	Granite Commercial	☐	Macquarie	☒	Paramount Commercial	☐	Teachers Mutual Bank	☒
Australian Military Bank	☐	Bridgit by LMG	☐	Granite Homeloans	☐	Commercial	☐	Paramount Mortgage	☐	uBank	☒
Auswide Bank	☒	Commercial	☐	Great Southern Bank	☐	Maple	☐	Services	☐	UniBank	☒
Azora	☐	BrightQ	☐	Health Professionals	☐	ME Bank	☒	People First Bank	☐	Victorian Mortgage	☐
Banjo [AF]	☐	Capital Finance	☐	Bank	☒	Medfin Asset Finance	☐	Pepper Asset Finance	☐	Group	☐
Banjo [SBL]	☐	CBA Asset Finance	☐	Heartland Bank	☐	Medfin Finance	☐	Pepper Money	☐	Virgin Money Australia	☒
Bank Australia	☐	Comminsure	☐	Hejaz	☐	Medfin Finance	☐	Pepper Money	☒	Wave Money	☐
Bank First	☒	Commonwealth Bank	☒	Heritage Bank	☒	Metro Finance	☐	Commercial	☒	Westpac	☒
Bank of China	☐	Commercial	☐	HomeStart	☐	Money3	☐	Pepper Money	☐	Westpac Commercial	☐
Bank of Melbourne	☒	Credit Union SA	☐	Household Capital	☐	MoneyMe Autopay	☐	Personal Loans	☐	Westpac Equipment	☐
Bank of Melbourne	☐	Deposit Assure	☒	Hume Bank	☐	MoneyMe Personal	☐	Plenti	☐	Finance	☐
Commercial	☐	Deposit Power	☒	ING	☒	Loans	☐	Plenti Auto Finance	☐	WISR [PL]	☐
Bank of Queensland	☒	Dynamoney [AF]	☐	ING Commercial	☐	MoneyPlace	☐	Prime Capital	☐	WISR [AF]	☐
						MoneyTech [AF]	☐	Prospra	☒	Zeus	☒

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au

Questions?

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.