

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 (ACN 068 153 926)
Address	52 Martin Place, , Sydney NSW 2000
Phone and e-mail	- 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	<i>Australian Financial Complaints Authority</i> Website: w ww.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	Blyth Staley
Address	12/37-39 Albert Road, Melbourne VIC 3004
Phone	0413 538 116
E-mail	contactus@squaredfinancial.com.au
Credit Representative number	509369
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: w ww.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

Credit Representative's name	Shannon Cramer
Address	12/37-39 Albert Road, Melbourne VIC 3004
Phone	0434 726 769
E-mail	contactus@squaredfinancial.com.au
Credit Representative number	500658

External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: w 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
---	---

Credit Representative's name	Alexander Bernshteyn
Address	12/37-39 Albert Road, Melbourne VIC 3004
Phone	0422 520 850
E-mail	contactus@squaredfinancial.com.au
Credit Representative number	436415
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: w 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 Representatives (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 6 of this document above.

3. SERVICES PROVIDED

We will assist you in making the choice of a loan or lease that is suitable for your purposes.

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 6 providers to which our Representatives introduced borrowers are:

ANZ Bank Commonwealth Bank Australia Macquarie Bank	National Australia Bank St George Bank Westpac Banking Corporation
---	--

4. INFORMATION WILL BE REQUIRED FROM YOU

Under the Act, we are obliged to make sure that any loan, or principal increase to a loan, or lease that we suggest to you or assist you to obtain is "not unsuitable" for you. We will need to ask you a series of questions to make this assessment. The law requires us to:

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

Credit will be unsuitable if, at the time of making the assessment, it is likely that, at the time the recommended loan or lease is made:

- you cannot afford 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 borrowing objectives and/or requirements.

For these reasons, we must ask you to provide us with a significant amount of information, much of which we will need to verify. It is therefore very important that the information you provide to us is accurate and complete.

If we provide you with credit assistance, we are required to provide you, upon your request, a copy of our preliminary credit assessment that details how we considered the product we suggested to be "not unsuitable" for up to seven years after the date of the assistance.

5. 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.

6. 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.

7. 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.

8. 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.

9. OUR INTERNAL DISPUTE RESOLUTION SCHEME

We hope that you are delighted with our services. However, if you have any complaints, you can raise these directly with the representative with whom you are dealing. If you have not received a response to your satisfaction within 5 business days, you may contact our complaints manager using the details listed above.

When we receive a complaint, we will write to you to acknowledge your complaint within 5 business days. We attempt to resolve all complaints as quickly as possible, subject to a full investigation of all the circumstances involved. We will write to you when our investigation completes to let you know the outcome and reasons for our decision.

In the unlikely event that we are still investigating your complaint after 45 days, we will write to explain why we are still investigating your complaint and to let you know when we expect to have completed our investigation.

10. OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 45 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.

11. 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.
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

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.loankit.com.au.

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

12. 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.

OUR PRIVACY POLICY

We understand that privacy is important to you. National Planning Partners is committed to protecting your privacy.

This Privacy Policy relates to the collection and use of personal information you may provide to us through this website.

Personal information is any information that can identify you. This may include sensitive information such as your health, race, religion or political beliefs. We may ask for sensitive information where it is required by law or where the information is needed to enable us to provide you with the financial products or services you need. In either case, we may collect such information incidentally. By providing us with sensitive personal information, you consent to us using the information subject to applicable laws.

In this website, “we”, “our”, and “us” may refer to National Planning Partners as a company. The following information provides an overview of how we will protect your privacy.

Collection of personal information

We may collect and hold personal information about you, information you provide to us, including fact finder forms or when you speak directly with our staff.

Please note that if we collect personal information electronically, we may do so by using “cookies”. A cookie is a packet of information which is sent by our website to your computer to track your use of our website and to allow you to effectively access your account information. This information is collected for security purposes and to protect the integrity of your account details.

Use and disclosure of personal information

Your personal information is used only for the purpose for which it is collected, and that is for the purpose of providing you with the financial products and/or services you have requested or for such other purposes:

- notify you about our other services and marketing activities from time-to-time; and
- manage our relationship with you.

We will not disclose your personal information unless the disclosure:

- is required by law;
- has your consent (express or implied);
- is to product providers you were placed in by a National Planning Partners Financial Adviser;
- is to financial planners, brokers and those who are authorised by us to review our clients’ needs and circumstances from time-to-time;
- is to other entities within the National Planning Partners group, but only if this is necessary in order for us to provide you with services; or
- is to organisations with whom we have a business relationship that have strict confidentiality rules. You agree that not all recipients of your personal information may have privacy policies
- similar to ours and you consent to the disclosure of your personal information for those purposes.

If at any time you no longer wish to be notified about our products, services or promotions, please let us know. We will otherwise not transfer your personal information outside Australia or use, sell or disclose your personal information without your consent, unless permitted to do so under the Privacy Act or required to by law.

Security

We strive to ensure the security, integrity and privacy of personal information submitted to our site, and we review and update our security measures in light of current technologies. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure.

However, we will endeavour to take all reasonable steps to protect the personal information you may transmit to us.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

Access to your personal information

You can request us to provide you with access to personal information we hold about you. We may allow you to inspect your personal information in person, or provide you with copies or a summary of relevant documents, depending on what we consider most appropriate in the circumstances. Any charge we make for providing access will be reasonable.

Please note that we need not provide access to personal information if the request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or give rise to a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Identifiers (Tax File numbers)

In some circumstances we are required to collect government identifiers, for example your tax file number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

Sensitive Information

Without your consent for instance where information is provided by you for insurance or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment exercise or defence of a legal claim.

Links to other websites

We provide links to other websites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.

Contacting Us and Privacy Issues

you can obtain further information on request about the way in which we manage the personal information that we hold or you can raise any privacy issues with us by contacting us on 1300 022 866.

If you wish to complain about any breach or potential breach of the privacy policy or the Australian Privacy Principles, You should contact the Complaints Manager at Security National. You may also contact the Office of the Australian Information Commissioner who may investigate your concern further.

Further privacy information

For more information about privacy issues in Australia and protecting your privacy, visit the Office of the Australian Information Commissioner's website www.oaic.gov.au