



FINANCIER
AUSTRALIA 福澳信貸

Jason Chen is authorised by

Financier Australia Pty Ltd ATF Financier Australia Trust (Financier Australia)

Application Compliance Pack

Version: March, 2014

Financial Service Guide

This guide acknowledges your right to ask us about our services namely, the type of recommendation given and your costs in completing a transaction. It also provides direction if you are dissatisfied or have a complaint about the services I have provided. For your further information I have detailed in this guide the action that you may take to satisfy any query that may arise in our dealings. I welcome the opportunity to promptly resolve, to the best of my ability, any dispute that you feel justified in bringing to my attention. Early contact where disputation occurs, in most cases, solves any unnecessary unpleasantness.

OVERVIEW

Financier Australia have been established as a result of many years of dedicated, professional service to business and retail clients. I through my network of representatives and allied support have vast experience in providing clients with professional service in the provision of credit finance and other associated credit facilities.

Financier Australia endorses and abides by the relevant Codes of Conduct and strictly adheres to the various Acts of Parliament and those passed by the National and the various State and Territory governments of Australia. We also comply with all requirements as directed by ASIC our National Regulator. We are members of Mortgage & Finance Association of Australia (MFAA) ensuring we follow ethical and professional practices.

OUR SERVICES

Why people select Financier Australia:

- We are an Accredited Credit Provider / Adviser
- We offer a choice of product from 20+ lending institutions
- We are a MFAA industry association member
- We have been established since 2004.

AVAILABLE PRODUCTS

Variable Rate Loans	Professional Package Loans	Lines of Credit
Fixed Rate Loans	Split Loans	Offset Loans
Interest Only Loans	Lo- Doc Loans	Bridging Finance
Reverse Mortgages	Non- Conforming Loans	Construction Loan

COMMERCIAL FINANCE

Development • Land Bank • Business Loans • Leasing / HP / Chattel Mortgage

We maintain an updated list of approved complementary lenders which I can present to you illustrating a comprehensive range of finance options that would be suitable for your needs and financial objectives.

Credit Guide

ABOUT US ("we, us, our"):

Credit Representative	Jason Chen Credit Representative Number 396250 Contact details: Address: Level 1, 501 Church St, Richmond 3121 Tel: 03 8683 8782 / 0401 666 889 Fax: 03 9011 9727 Email address: jchen@financieraustralia.com.au Website: www.financieraustralia.com.au
An employee or representative of:	
Corporate Credit Representative	Financier Australia Pty Ltd ATF Financier Australia Trust ABN 77 486 986 837 Credit Representative Number 446830
Licensee	BLSSA Pty Ltd ACN 117 651 760 ("BLSSA") Australian Credit Licence Number: 391237 Level 10, 101 Collins St Melbourne VIC 3000 Tel: 03 86161000 Fax: 03 86161677
Broker Group	Professional Lenders Association Network of Australia Pty Ltd ("broker group") ACN 086 490 833 Credit Representative Number: 392535

This document provides you with information relating to our activities and those of our credit representatives. It contains information about various fees and charges that may be payable by you to us, as well as about certain commissions we may receive from a licensee when we are acting as a credit representative, or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit representative.

WHAT IS A CREDIT REPRESENTATIVE?

A 'credit representative' is a person who has been authorised by a credit licensee to engage in specified credit activities on behalf of the licensee. Our licensee is BLSSA.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease;
- we suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan or lease.

THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.

We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't meet your requirements or objectives.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request – provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request.

INFORMATION ABOUT THE LICENSEE AND ITS CREDIT REPRESENTATIVES

We act as a credit representative for BLSSA. We are authorised to engage in credit activities including providing credit assistance on its behalf.

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases for you from a broad range of lenders and lessors through our broker group.

The following are the lenders or lessors with whom we generally conduct the most business:

- Commonwealth Bank of Australia
- Westpac
- ANZ
- NAB (Homeside)
- Bank of Melbourne
- Bankwest

FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We will not charge you any fees for providing credit assistance unless we give a quote to you before we provide you with credit assistance.

FEES PAYABLE IN RELATION TO ACTING AS A CREDIT REPRESENTATIVE

We may receive remuneration from our employer, BLSSA and/or broker group and do not charge you any fees or charges in relation to acting as a credit representative.

OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

COMMISSIONS

COMMISSIONS WE RECEIVE FROM OUR LICENSEE

BLSSA has appointed our broker group as its agent to receive commissions from lenders and lessors and to pay us commission in relation to loan contracts or leases for which we act as a credit representative and provide credit assistance. The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

Loan Contracts such as Home Loans, Investment Property Loans and Personal Loans

Upfront commission payable by lenders in relation to loans is calculated as a percentage of the loan amount and is generally in the range of 0% to 1% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by lenders in relation to loans is generally calculated regularly (monthly, quarterly, bi-monthly or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the range of 0% per annum to 0.385 % per annum of the outstanding loan amount.

Leases

Upfront commission payable by lessors in relation to leases is calculated as a percentage of the lease amount and is generally in the range of 0% and 1% of the lease amount. It is usually paid after settlement of the lease.

Trail commission is generally not payable in relation to leases.

Further details of the commission earned by us will be included in the credit proposal disclosure document we will provide to you at the same time as we provide you with credit assistance.

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

VOLUME BONUS ARRANGEMENTS

Our broker group has volume bonus arrangements in place with the Commonwealth Bank of Australia, the Westpac Banking Corporation and the Australia and New Zealand Bank Group Limited. From time to time we or our broker group may receive a benefit, directly by way of cash bonus or additional commissions or indirectly by way of training, professional development days or sponsorship, if we or our broker group write a particular volume of loans offered by those lenders.

COMMISSIONS PAYABLE BY US

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee.

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

Jason Chen
Financier Australia
Level 1, 501 Church Street
Richmond, VIC, 3121

Phone: 03) 8683 8782
Fax: 03) 9011 9727
Email: inquiry@FinancierAustralia.com.au

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS?

If we have a complaint, we request you follow these steps:

1. In the first instance, please contact your credit assistance provider or Financier Australia:

Financier Australia
Level 1, 501 Church Street
Richmond, VIC, 3121
Phone: 03) 8683 8782
Fax: 03) 9011 9727
Email: inquiry@FinancierAustralia.com.au

2. If your complaint has not been resolved to your satisfaction within 5 business days, please contact our Complaints Area as detailed below:

Telephone: 1800 014 375 Monday to Friday 9am to 5pm (AEST)

Email: resolutions@BLSSA.com.au

Fax: 03 8616 1918

Mail: BLSSA Advice Complaints, PO Box 626, Collins Street West, Melbourne VIC 3000

3. We may ask for additional information and request you to put your complaint in writing to ensure your issue is properly investigated.
4. In cases where your complaint will take longer to resolve, we will update you progressively.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

Our Complaints Area will acknowledge receipt of your complaint within five business days. If unable to resolve the complaint/dispute to your satisfaction within five business days, they will write to you advising the procedures we will follow in investigating and handling your complaint.

Within 45 calendar days from the date you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you more time is needed to complete the investigation.

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Credit Ombudsman Service Limited.

BLSSA's external dispute resolution service provider is the Credit Ombudsman Service Limited, which can be contacted via:

- Telephone: 1800 138 422
- Online complaint form: <http://www.cosl.com.au/Make-a-complaint-intro>
- Website: <http://www.cosl.com.au>
- Mail: PO Box A252, Sydney South NSW 1235
- Fax: 02 9273 8440

Privacy Statement

ABOUT US ("we, us, our"):

Credit Representative	Jason Chen Credit Representative Number 396250
Our Contact Details	Tel: 03 86838782 Email: office@financieraustralia.com.au
Corporate Credit Representative	Financier Australia Pty Ltd ATF Financier Australia Trust Credit Representative Number 446830
Licensee	BLSSA Pty Ltd ACN 117651760 ("BLSSA") Australian Credit Licence Number: 391237
Broker Group	Professional Lenders Association Network of Australia Pty Ltd ("broker group") ACN 086 490 833 Credit Representative Number 392535

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services;
- we can't get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

We may use your information for purposes including:

- giving you credit assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your loan or lease;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

Sharing Your Information

General

We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- the Australian Credit Licence, holder BLSSA Pty Ltd that authorises us to engage in credit activities;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. [Also, you can read and obtain a copy of that policy at our website address set out above.] Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

Information about other people

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
- we may exchange this information with other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
 - access or request a copy of that privacy policy or this privacy notice; or
 - access the information we hold about that other person,by using our contact details above; and
- we may not be able to provide those services to you unless we obtain their information.

Commission Disclosure

Gross Commissions Payable by Lenders Residential and Personal Lending

Lender	Upfront	Trail
AMP	0.33% - 0.66%	0.165% - 0.187%
ANZ	0.55% - 0.6325%	Years 1 – 3: 0.165% Year 4 onwards: 0.22%
Australian Financial Mortgage Group (AFMG) (Varies based on Product – Refer Commission Schedule Summary)	0.55% - 0.66%	0.165%
Australian First Mortgage (Varies based on Funder & Product – Refer Commission Schedule Summary)	0.77%	0.15%
Bank of Melbourne	0.55% - 0.715%	Year 1 +: 0.165%
Bankwest	0.55%	Year 1 - 2: 0.165%; Year 3: 0.22% Year 4: 0.2475%, Year 5 onwards: 0.275%
Citibank	0.715%	0.165%
Commonwealth Bank (Minimum loan \$50,000)	0.55% - 0.715%	Year 1: Nil ; Year 2 onwards: 0.22%
Commonwealth Bank EQFS	\$550-\$1100	Nil
Heritage Bank Limited (NSW/ACT/QLD/SA/VIC)	0.605%	Year 1 – 2: 0.165%; Year 3: 0.22% Year 4 onwards: 0.275%
Homeloans Ltd (Minimum loan \$50,000)	0.66%	0.11% - 0.165%
Homeside Lending	0.715%	Year 1: Nil; Year 2: 0.165% Year 3: 0.22%; Year 4: 0.275% Year 5: 0.33%; Year 6+: 0.385%
ING DIRECT	0.55% - 0.715%	Years 1-3: 0.165% Year 4 onwards: 0.22%
Keystart	0.4%	Trailer 0.1%; Tiered Trailer 0.2%
La Trobe	\$550.00 or 0.55%	0.275% (Excess Trail up to 0.22%pa)
Liberty Financial	0.55%-1.1%	0.175% - 1.1%
Liberty Financial – Accommodation Bonds	0.55% or \$500	Nil
Macquarie Bank	0.715%	Year 1-3: 0.165% Year 4 onwards: 0.22%
ME Bank	0.66%	0.165%
Mortgage Ezy	0.66%	0.15%
Mortgage Mart	0.55% & 0.77%	0.11% - 0.275%
Newcastle Permanent B.S (NSW/ACT)	0.55%	0.18%
Pepper Homeloans	0.66%	0.22%
Phoenix Mortgage Management	0.605%	Year 1: Nil ; Year 2+: 0.22%
PLAN Lending	0.77%	0.165%
Police & Nurses Credit Society	0.77% LVR <80% 0.55% LVR 80-95% 0.44% LVR >95%	Year 1: 0.11% Year 2: 0.165% Year 3 onwards: 0.22%
Resi	0.5% - 0.66%	0.165%
St George/BankSA	0.55% - 0.715%	Year 1 +: 0.165%
Suncorp Metway	0.55% – 0.715%	Year 1, 2 & 3: 0.165%, Year 4+: 0.22%
The Rock	0.605%	0.22%
Westpac	0.55%	0.165%
Wide Bay Australia	0.66%	0.20%

These commission rates are GST inclusive and are the maximum payable by each Lender.

1. Upfront Commission is calculated as a percentage of the loan amount and is usually paid after the settlement of the loan.
2. Trail Commission is calculated on the outstanding loan balance and is paid regularly in arrears

Client Signature:

Client Signature

DISCLOSURE CONFIRMATION

Declaration by Broker and Client(s)...

By executing this agreement, you and I/we confirm and acknowledge that:

1. You engage me/us to arrange the loan described on the credit proposal on your behalf.
2. I/we have supplied and you have received our financial service guide and credit guide and the following:
 - a) "Commission Disclosure"
 - c) "Privacy Statement"
 - d) "Dispute Resolution Process"
 - e) Copy of Quote for Financial Service and Invoice if Required
3. You consent to the collection, use a referral of your personal information as detailed in the Privacy Statement.
4. You acknowledge receiving details of Credit Ombudsman Services Limited (COSL) in regards to complaint resolution.
5. You understand that I/we are not licensed to provide financial advice, taxation advice or legal advice and I/we advise you to obtain your own financial, taxation and legal advice regarding the suitability of the loan.
6. You need to consider "Mortgage Protection" insurance and you asked that we refer your details to third party/parties for the purpose of Insurance products. Yes or No

Client Signature

Date

Client Signature

Date

Broker Signature

Date