CREDIT GUIDE

Client Copy to Keep

Licensee Details:
Astute Financial Management Pty Ltd
ABN 59 093 587 010
Australian Credit Licence Number 364253

Contact Details:
Address: PO Box 6, Paddington, QLD, 4064
Phone: 07 3311 1599
Fax: 07 3311 1598
Email: compliance@astutefinancial.com.au

Credit Representative's Details:
Candice Turner
Credit Representative Number: 384894

Contact Details:
Address: PO Box 1463, Buderim, QLD, 4556
Phone: 07 5445 8033
Fax: 07 5450 1500
Email: candice@harvestinggroup.com.au

Our Obligations:
We will not make or arrange a loan or principle increase that is unsuitable.

A loan or principle increase will be unsuitable if:
You could not repay or could only repay with substantial hardship; or
The loan will not meet your objectives having regard to (amongst other things) the loan type, term, interest rate, repayment, fees and charges, and special conditions.

To make that assessment we will:
Make reasonable enquiries about your requirements and objectives
Make reasonable enquiries about your financial situation; and
Take reasonable steps to verify that financial situation.

If you ask within 7 years of when we assist you, we must provide you with a copy of our preliminary credit assessment of your application. We are only required to give you a copy of the credit assessment if a loan or lease contract is entered into or the credit limit is increased.

Credit Providers:
AMP, ANZ*, Australian Financial, Barnes, Bettaway, Bankwest, CBA*, Citibank, Great Pacific, Homeside/NAB*, ING Direct*, La Trobe, Liberty, Macquarie Bank, NFC, Pepper, Suncorp, St George*, The Rock, Westpac* and others

**These are the six lenders with whom Astute believes it conducts the most business and does not represent our individual Credit Representatives usage.*

Commissions received by us:
On settlement of your loan, your selected lender will pay us an upfront commission payment of up to 1.1% of your loan amount and ongoing trail commission payments of up to 1.1%pa, of the loan balance, paid monthly. The credit representative will receive the whole or part of the commissions referred to above.

Credit Representatives authorisations:
Our Credit Representative has been authorised to complete Residential Loans and any other finance transaction authorised in writing by the licensee.

Fees payable by you:
You may be required to pay fees and charges to the Credit Representative or Lender if you proceed with credit assistance. Please note that you will receive a detailed quote that outlines all fees and charges prior to engaging in any credit activity.

Dispute Resolution Details:
If you are dissatisfied with the service you receive, we ask that you contact our Credit Representative on the above contact details and they will try to resolve the complaint as quickly as possible.

If you are unable to resolve the complaint directly with them, we provide an efficient and accessible Internal Complaint Resolution Scheme. Please find below the contact details for our complaints officers.

Complaints Officer: General Manager
Deputy Complaints Officer: Compliance Manager
Phone: 07 3311 1599
Fax: 07 3311 1598
Email: compliance@astutefinancial.com.au

If you are still unable to have your complaint resolved, then you should contact the External Dispute Resolution Scheme detailed below. The scheme will be impartial, independent and free for disputants.

Credit Ombudsman Service Limited
PH: 1800 138 422 Fax: (02) 9273 8440
Email: info@cosl.com.au
Web: www.cosl.com.au