

Credit Guide

For providing credit assistance. This document provides information about the services we provide.

1. General Details

Credit Representative's (Name)		Matthew Baker	
Credit Representative Number		510563	
Address:		24 Aerial Ave Torquay VIC 3228	
Phone:	0455 880 933	E-Mail:	mbaker@smartline.com.au
Licensee : Smartline Operations Pty Ltd A.C.N 086 467 727		Australian Credit Licence Number 385325	
Address : Level 2, 2-4 Lyon Park Road North Ryde NSW 2113			
Phone: 02 9855 4200		E-mail: clientrelations@smartline.com.au	

2. Nature and range of 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.

We will provide you with information on a broad range of lenders and loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

We will need information from you.

Under the NCCP Act, we are required to ensure that any loan, lease or increase to an existing facility is not unsuitable for you. To determine this, we will 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 make repayments or only make repayments 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 will provide you with a copy of our preliminary credit assessment of your application. This assessment does not constitute the approval of your loan by a lender. It is Smartline's assessment that on the information you have provided to determine suitability prior to lodging your application to a lender on our panel.

3. Smartline's panel of lenders

Smartline has broking agreements with a panel of lenders for which we are accredited. Subject to meeting their credit criteria, we are able to obtain credit for you from those lenders. These lenders do not necessarily represent all the lenders who offer credit of the nature you seek. We may obtain credit for you from lenders not listed.

Adelaide Bank	BMW Finance	Homeloans Ltd	Oz Credit
AMP	Capital Finance	Homestart	Peoples Choice Credit Union
ANZ	CBA	IMB Commercial	Pepper Money
Australian Military Bank	CFG	ING	Police & Nurses WA
Auswide Bank Ltd	Citibank	Keystart Home Loans	Qudos Bank
Bank SA	Credit Union Australia	La Trobe	Resimac Financial Services
Bank of Melbourne	Direct Money	Latitude Financial	Sandhurst Trustees
BankWest	Esanda	Liberty Financial	Service Finance Corporation Ltd
Better Choice Home Loans	Firstmac	Macquarie Mortgages & Leasing	Silver Chef
Better Mortgage Management	GE	ME Bank	Smartline Select
Bluestone Mortgages	Global Capital Commercial	Mildura Finance	St George
B & E Limited	Goldfields Money	Morris Finance	Suncorp
Big Sky Building Society Limited	Heartland Seniors Finance	My State Credit Union	Westminster National Pty Ltd
Blue Bay Home Loans	Heritage Bank Ltd	National Australia Bank	Westpac

4. Fees payable by you

The Smartline service is provided at no charge to you. Smartline is paid commission by the Lender you choose after your loan is settled. The lender may apply fees payable by you, depending on the type of loan facility taken.

5. Commission received by us

We may receive commissions from the lenders who provide finance for our customers. These are not fees payable by you. These fees may be repayable to the lender if your facility is repaid within the first 24 months. Further details of the commission earned by us will be set out in the Statement of Mortgage Advice we will provide to you prior to applying for finance.

Smartline has a volume bonus arrangement in place with ANZ, BankWest, CBA, Macquarie Mortgages, ME Bank, NAB Broker, SMARTLINE Home Loans, SMARTLINE (Resimac), St George and Westpac under which they may pay us additional commissions if we exceed certain volume targets for loans settled.

Credit Representatives may receive the whole or part of the commission referred to above directly or indirectly from the licensee. You can obtain additional information from the licensee about these arrangements.

6. Commission payable by us

Smartline source referrals from a broad range of partners. For example, we may pay fees to real estate agents or accountants for referring you to us. These are not fees payable by you. Any specific referral fee paid will be disclosed in the Statement of Mortgage Advice.

7. Our internal dispute resolution scheme

We hope you are fully satisfied with the service we provide, but if you have any complaints please notify us by contacting our Complaints Officer by:

- telephoning 02 9855 4200
- e-mailing clientrelations@smartline.com.au
- writing to Smartline, Level 2 2-4 Lyonpark Road North Ryde NSW 2113

or by speaking to your Personal Mortgage Adviser who will refer you to the Complaints Officer.

8. Our external dispute resolution scheme

If you have a complaint and are not satisfied with the outcome provided, you may refer the issue to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

Contact details - COSL (Credit Ombudsman Services Limited) phone 1800 138 422.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

9. Your Privacy

Smartline will need to collect personal information about you to provide you with our broking and related services.

How information is collected from you

We will collect your information directly from you 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 1998 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; or
- we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

Some laws 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 including help, guidance and advice;
- considering whether you are eligible for a loan or lease or any related service you requested including identifying or verifying you;
- 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;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- identifying opportunities to improve our service to you and improving our service to you;
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- 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 by telephoning us on 1800 020 066 or by e-mailing us at privacy@smartline.com.au. 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 representatives 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:

- Smartline Operations Pty Ltd (**Licensee**), through whom we submit loan or lease applications to lenders or lessors on Smartline's panel. You can access their privacy policy at: <https://www.smartline.com.au/privacy-policy/>;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- lenders, lessors, lenders' 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 other 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 for purposes including, without limitation, storing or analysing information;
- 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 may disclose your information to our offshore support team to help with processing your application or conducting annual file reviews. We may also store your information in cloud or other types of networked or electronic storage, with data centres located overseas.

Privacy Policy

You can gain access to the information we hold about you by telephoning us on 1800 020 066 or e-mailing us at privacy@smartline.com.au.

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;
 - 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.

10. 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 and financial advice before you enter any loan contract.

11. Questions?

If you have any questions about this credit guide or anything else about our services, just ask your Personal Mortgage Adviser. We are here to help you.