Credit Guide – Capital Funding Group

Congratulations on choosing an MFAA (Mortgage and Finance Association of Australia) member to help you arrange your finance needs! The MFAA is Australia's peak industry body for the mortgage and finance industry. Its members work hard to provide the best possible service and ethical standards.

This document provides information about the services Capital Funding Group provide.
We are licensed to arrange loans under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

1. Key information

Australian Credit Licence holder	Strongvine Pty Ltd T/As Capital Funding Group (ACN 840 484 358)
Australian Credit Licence number	392659
Address	73/2 Acacia Court, Robina, QLD 4227
Phone and e-mail	07 5554 5221 admin@capitalfunding.com.au
Internal Complaints Officer	Helen Gillman
Contact Details	P.O Box 85, Broadbeach, Qld., 4218 07 5554 5221 admin@capitalfunding.com.au
External Dispute Resolution Scheme	Australian Financial Complaints Authority
Contact Details	Australian Financial Complaints Authority Website: 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

2. Our Aggregator

Our aggregator, Finsure is ultimately owned by BNK Banking Corporation Limited trading as Goldfields Money, Australian Credit Licence number 246884. We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from BNK Banking Corporation Limited trading as Goldfields Money, we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.

3. Services we provide

- We will help you to choose a Mortgage which is suitable for your purposes.
- We will provide you with information on a range of financiers and products. Once you have chosen a Mortgage Product that is suitable for you, we will help you to obtain an approval.
- You may have already chosen a financier, and we will assist you to obtain an approval with that Lender.

4. Our panel lenders

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. We source finance from a panel of financiers.

Our Current Top 6 providers to which our Representative's introduced borrowers are:

• ANZ Bank	• National Australia Bank
• Great Southern Bank	• Pepper Money
• Resimac Finance	• AMP

This is not to say that we will only deal with these lenders, just that the products these lenders offer have been most suitable to our most recent clients. See Appendix 1 for full list of lenders.

5. We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan, or principal increase to a loan, we help you to obtain, is "not unsuitable" for you. To decide this, we may need to ask you some questions to assist in assessing whether the loan 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 the details of your financial situation.

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 could 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, much of which we will need to verify. **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 seven (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 inquiries about the value of the real estate and its potential for future growth. Although the lenders will request a valuation, this is for their use and may not fully reflect sale value etc.

6. Fees payable by you

We normally do not charge you for our services because we are paid commission by the financier. Occasionally, we may need to charge a Brokerage Fee directly. If your application requires a Brokerage Fee, we will discuss this with you prior to proceeding with this process. If a Fee is to be charged this will be detailed to you in a Credit Quote.

You many need to pay fees to the finance provider as part of the application process. These will be detailed in a Credit Proposal Disclosure Document.

7. Commissions received by us

We receive commissions from the lenders who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out. We do not receive volume bonuses from any lenders. We choose to use the most appropriate lenders for your needs so do not reach any volume bonus levels with any lenders.

8. 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 are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

9. Our internal dispute resolution scheme

We hope you are delighted with our services but if you have any complaints, you should notify us by contacting our Complaints Officer, Shayne Fergus, by:

- Telephone: 07 5554 5221
- Email: admin@capitalfunding.com.au
- Mail: PO Box 85 BROADBEACH QLD 4218

or by speaking to any representative of our business who will refer you to the Complaints Officer.

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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

10. Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (**EDR**) Scheme. Our external dispute resolution provider is Australian Financial Complaints Authority (AFCA), (By phone 1800 931 687 or email info@afca.org.au) 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.

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.
    - 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
4. 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 Things you should know.

We do not 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 do not 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.

13. Do you have any Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We are here to help you.

APPENDIX 1

Schedule - Panel of Lenders

Advantage Mortgage Management	MA Money
Auswide	Shift Financial
ANZ	ING Direct
ANZ Commercial	Scotpac
Bankwest	La Trobe Financial
Bank of Queensland	Liberty
Bank of Sydney	ME Bank
Better Choice Home Loans	National Australia Bank
CBA	ThinkTank
Liberty	Pepper Home Loans
Great Southern Bank	St George
Resimac	Suncorp
Firstmac Asset Finance	Teacher's Mutual Bank
Heritage	Adelaide Bank
Granite Home Loans	Deposit Home Loans
Angel Finance	Better Mortgage Management
MyLoan Elect & Plus	Now Finance
WISR	Flexicommercial
Macquarie Leasing	Firefighters Mutual
Qudos Bank	Banjo Finance
Paramount	Deposit Power

Our Lender Panel is constantly changing. There is a chance that the above will not represent all Lenders we're accredited with as we do not update this list on a daily basis.