

# Credit Guide

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

## 1. General Details

<b>Credit Representative's (Name)</b>		Andrew Horsnell	
<b>Credit Representative Number</b>		426683	
<b>Address:</b>		Level 3, 153 Flinders St Adelaide SA 5000	
<b>Phone:</b>	08 8139 1111	<b>E-Mail:</b>	ahorsnell@smartline.com.au
<b>Licensee :</b> Smartline Operations Pty Ltd A.C.N 086 467 727		<b>Australian Credit Licence Number 385325</b>	
<b>Address :</b> Level 2, 2-4 Lyon Park Road North Ryde NSW 2113			
<b>Phone:</b> 02 9855 4200		<b>E-mail:</b> 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	Blue Bay Home Loans	ING	Pepper Homeloans
AMP	CBA	Keystart Home Loans	Police & Nurses WA
ANZ	Citibank	La Trobe	Smartline Advantage
Bank SA	Credit Union Australia	Liberty Financial	Smartline Resimac
Bank of Melbourne	Firstmac	Macquarie Mortgages	St George
BankWest	Goldfields Money	ME Bank	Suncorp Metway
Better Choice Home Loans	Heritage Bank Ltd	My State Credit Union	Westpac
Better Mortgage Management	Homeloans Ltd	NAB Broker	Wide Bay Building Society
Big Sky Building Society Limited	Homestart	Peoples Choice Credit Union	

#### **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, ME Bank, NAB Broker, 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](mailto: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. 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.

#### **10. 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.