

Credit Guide

About Us

Regional Finance Solutions is licensed under the National Consumer Credit Protection Act 2009. The details of our licence are as follows:

Business Name	Regional Finance Solutions Pty Ltd
Address	129-135 Otho St, Inverell NSW 2360
Telephone	1800 734 346
Email	finance@regfin.com.au
Australian Credit Licence Number	484980

We have authorised Jason Sherman as our credit representative. The details of Jason's authorisation are:

Credit Representative Name	Jason Sherman
Address	129-135 Otho St, Inverell NSW 2360
Telephone	0422202475
Email	jason@idealfg.com.au
Credit Representative Number	524532

Disclosure Details

Australian Credit Licensee	Regional Finance Solutions Pty Ltd
Authorised Credit Representative	Jason Sherman

Your Best Interests

Our broker's priority is to you, their customer. We require our brokers place your finance needs above those of anyone else.

Our brokers are required to be transparent about products, your options, applicable fees, and charges as well any conflicts of interest. They will communicate in simple to understand language and act with the highest standards of integrity. They are committed to ensuring the product selected will meet your needs, requirements and be in your best interests at the time of assisting you obtaining finance.

Credit Guide

This Credit Guide contains important information about us, the services we provide and the activities of the credit representative operating under our credit licence. It also contains:

- information about fees and charges that may be payable by you to us
- commissions that we may receive when we are acting as a credit representative
- commissions that we may pay to third parties for introduction of business, and information about what you should do if you have a complaint or dispute regarding our services and activities.

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide "credit assistance" when we:

1. Suggest or assist you in applying for:
 - a. a particular loan with a particular lender
 - b. an increase to an existing loan with a particular lender, or
2. Recommend that you remain in an existing loan contract.

Preliminary Assessment

Prior to providing credit assistance to you, we must assess whether the particular loan is "unsuitable". A loan will be "unsuitable" based on the information you provided to us if:

1. You will be unable to repay the proposed loan or will only be able to repay the proposed loan with substantial hardship, or
2. The proposed loan does not meet your requirements and objectives.

We are required to document our findings that the proposed loan is not unsuitable by way of completing a Preliminary Assessment. The Preliminary Assessment will set out your:

- requirements and objectives
- financial and relevant personal situation, and
- ability to repay the proposed loan.

We are also required to take reasonable steps to verify information provided by you to us.

This verification may include

- requesting you for copies of documents that demonstrate your financial situation - in some cases we may also need to sight original documents, and
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of the Preliminary Assessment

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment anytime for up to 7 years and we must provide you with a copy of the assessment within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day	Within 7 business days after we receive your request
Between 2 to 7 years after the Credit Day	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract is settled, or the credit limit is increased.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Fees and charges that are changes that are payable by you in relation to our credit assistance

We may charge a fee for providing credit assistance to you. If applicable, details about the fees payable by you will be set out in a Credit Quote which we will give you prior to submitting your loan application.

Other fees and charges

You may have to pay other fees and charges (such as application fees, valuation costs and other applicable fees) to the lender or other parties. You should review the particular loan contract documentation for further details of any such fees and charges.

How I get paid

Our aggregator receives commission from the lenders, then pays commission to our licensee. Our licensee then pays us commission in relation to loan contracts (such as home and investment property loans) for which we act as the credit representative in providing credit assistance.

An upfront commission is payable by lenders in relation to settled (drawn-down) loans and is calculated as a percentage of the loan amount. It is usually paid after settlement of the loan.

Trail commission is payable by lenders in relation to settled (drawn-down) loans. It is calculated monthly on the outstanding loan balance and is paid in arrears.

The upfront and trail commissions that we are paid by lenders are not payable by you. Details of commission to be received will be included in the Summary of Requirements and Credit Proposal document that we will provide you with when credit assistance is provided.

From time to time, I may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or my aggregator, at no extra cost to you. The nature of such arrangements are temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

Other people we deal with

Our aggregator

We have approval to utilise lenders and their loan products through the services of our aggregator 'Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 524532 is authorised under Australian Credit Licence 484980. The aggregator charges us a fee depending on our contract arrangements, consisting of:

- a share of commission that is paid by the particular lender
- a membership fee for our business
- a monthly fee for each of our accredited loan writers.

Commissions paid by Connective's lender panel are transparent and do not influence the broker or consumer choice. Connective is committed to quality consumer outcomes in all circumstances.

Referrers and referral fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee.

Details of any commission or fees being paid to the referrer will be included in the Summary of Requirements and Credit Proposal document we provide to you.

Dispute resolution and complaints

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit Licence holder, Regional Finance Solutions Pty Ltd. With regards to complaints resolution, we are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction with a credit representative operating under the licence will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

Regional Finance Solutions Pty Ltd details are:
Attention: Compliance and Complaints Handling Officer
Phone: 1800 734 346
Email: finance@regfin.com.au
Website: www.regfin.com.au
Mail: Regional Finance Solutions Pty Ltd, PO Box 529, Inverell NSW 2360

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 30 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Things you should know

We don't provide legal or financial planning 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 planning advice before you enter any loan contract.

Our lender panel

We are authorised to engage in credit activities and therefore provide assistance to obtain loans for you from a panel of lenders. The following are the lenders through which we have conducted the most business over the last 12 months.

Regional Finance Solutions top six lenders are as follows:

Lenders	% of total settlements
Regional Australia Bank	19.85%
NAB	12.46%
Summerland	8.79%
CBA	8.46%
Macquarie	6.65%

Westpac 3.42%

As a Credit Representative of Regional Finance Solutions my top six lenders are as follows:

Lender data

This section provides information about the lenders I am accredited with and loans settled with these lenders in the last 12 months.

The top six lenders and their respective share of loans settled in the last financial year:

Lenders	% of total settlements
ANZ	25.37%
NAB	14.10%
ING	11.12%
CBA	8.01%
Regional Australia Bank	7.82%
Westpac	7.78%

The total number of lenders I have settled loans with in the last financial year:

Number of lenders used: 15

Panel lenders available and those with whom I hold accreditation:

Lenders available		Lenders I am accredited with	
AAA Money	ING	AAA Money	ING
AFS	Jax Capital	AMMF	Judo
AMP	Judo	AMP	Keystart
ANZ	Keystart	ANZ	La Trobe
ARG	La Trobe	Adelaide Bank	Latitude
Access	Latitude	Allianz	Liberty
Adelaide Bank	Leasewise	Assetline	Lifestyle Loans and
Affordable Car Loans	Lend	Australian Military	Lending
Agrifunder	Liberty	Bank	Loan Ave
Allstate	Life Broker	Auswide	Loan Options AI
Angelic Insurance	Lifestyle Loans and	Azora Finance	MA Money
Assetline	Lending	BCU	ME
Australian Military Bank	Loan Ave	BMM	Macquarie
	Loan Options AI	Bank Australia	Metrics

Australian Premier Finance	LoanU	Bank SA	Mortgage Ezy
Auswide	MA Money	Bank of China	Move
Autopay	ME	BankWest	MyState
BCU	Macquarie	Better Choice	NAB
BMM	Maple Asset Finance	Bluebay	NICU
BOQ Specialist	Metrics	BoQ	Newcastle Perm
Bank Australia	Money Me	Branded Financial	OnDeck
Bank SA	Money Place	Services	Onbrand
Bank of China	Money3	CBA	Orde
Bank of Melbourne	Mortgage Ezy	Coastline	Own Home
BankWest	Move	Collins Home Loans	Paramount
Bendigo	MyState	Connective Advance	Pepper
Bendigo Bank	NAB	Connective Affinity	Prime Capital
Better Choice	NICU	Connective Bridge	Qudos
Beyond	NOW Finance	Connective Elevate	RedZed
Bluebay	Newcastle Perm	Connective Essentials	Regional Australia
Bluestone	Onbrand	Connective Horizon	Bank
BoQ	Orde	Connective Reverse	Resimac
Branded Financial Services	Own Home	Connective Select	Southern Cross
CBA	P&N	Connective Solutions	St George
CFI	Paramount	Deposit Assure	Summerland
Citibank	Pepper	Deposit Power	Suncorp
Coastline	Plenti	FinSecure	Teachers Mutual
Collins Home Loans	Prime Capital	Fire Fighters Mutual	Thorn Money
Commercial Equity Group	Qudos	Firstmac	UBank
Pty Ltd	Quest	Funding	Uni Bank
Connective	Rapid Loans	Gateway Bank	Virgin Money
Connective Advance	Rate City	Granite	WLTH
Connective Affinity	RedZed	Health Professionals	Wave Money
Connective Bridge	Regional Australia	Bank	Westpac
Connective Elevate	Bank	Heritage	Wistr
Connective Essentials	Society One	Hume	eMoney
Connective Horizon	Southern Cross	IMB	
Connective Lending	St George		
Complete	Summerland		
Connective Reverse	Suncorp		
Connective Select	Teachers Mutual		
Connective Solutions	The Asset Financier		
Dynamoney	ThinkTank		
Finstreet	Transport Mutual		
Fire Fighters Mutual	True Pillars		
Firstmac	UBank		
Gateway Bank	Uni Bank		
Global Capital Commercial	Union Fidelity		
Gorilla Equipment Pty Ltd	Unity Bank		
Granite	Unity Bank		
Greenlight Auto	VBI		
Health Professionals Bank	VWFS		
Heartland	Vestone Capital		
Heritage	Victorian Mortgage		
Home Start	Group		
HomeLoans	Virgin Money		
HomeSec	WLTH		
Homepay	Wave Money		
Household Capital	Westpac		
Hume	Wistr		
IMB	Your Manager		
	eMoney		

Entertainment and hospitality register

We hold and maintain an entertainment and hospitality register. A copy can be provided on request.

Preferential service offerings and programs

I have access to tiered servicing programs through the lenders listed below. These programs give you, as my customer, access to preferential services. Access to these programs is not based solely on the volume of loans submitted and does not entitle me to any additional commission outside of what I will disclose to you if a loan is submitted to one of these lenders. It should be noted that these preferential services do not provide customer discounts.

Preferential Service Lenders

Further information

For more information regarding this Credit Guide or anything else about our services, just contact us at any time. We're here to assist you.

Privacy disclosure statement

Part A

Overview

In handling your personal information, Regional Finance Solutions Pty Ltd ABN 71 163 893 945 and its individual representatives ("the Broker") are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

The Brokers are authorised credit representatives of Australian Credit Licence 484980 ('we, us, our'). Any reference to "we, us, our" are to the Broker and will include reference to our aggregator, Connective Broker Services Pty Ltd and any of its related companies ("Connective").

We collect information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent ("Consent"). When you ask us to assist, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ("information") about you for those purposes.

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes; or
 - Commercial credit for business purposes; or
 - Other services stated in this Consent; or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit or guarantor application or the credit application of a company of which you are a director, to source a suitable credit provider and any required insurances and to manage the application process, where required. If

you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information - Collection and Disclosure

The personal information we collect may include a broad range of information from your name, address, and contact details to other information about your qualifications, employment history and financial information.

"Personal information" may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We may use that information to assess your application and, where appropriate, to source a suitable credit provider or lessor and / or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ("Consumer CRS") and/or a commercial credit reporting service ("Commercial CRS"), where we hold your consent (refer Schedule 1).
- Use any information a CRS provides in its report to assist us to preliminarily assess your credit or guarantor application (references to a "CRS" could be to either a Consumer CRS or a Commercial CRS).
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to our advisers, aggregators, licensees and other financial intermediaries, a credit provider or credit providers to apply for finance on your behalf.

Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the Philippines, India, and Nepal.

Marketing Information

Regional Finance Solutions and its associated businesses provide regular newsletters to our clients and business partners, these newsletters may also include product and service updates that we believe may be of assistance to you. Your consent to our providing this information to you will be implied by signing this document below. You agree that we may collect, use and disclose your information as specified above.

You can opt out of this service at any time.

How we protect your information

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification, or exposure. All Regional Finance Solutions staff are required by the terms of their employment to maintain the confidentiality of customer information. Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. A full list of the lenders (credit providers) we have access to can be found at:

- www.connective.com.au/mortgage-broking/connective-lender-panel; and
- www.connective.com.au/connective-asset-finance/connective-asset-finance-lender-panel

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRS.

The website of each credit provider contains details of each CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses, the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness.
- That, if you become overdue in making consumer credit payments or commit a serious credit infringement, the credit provider may disclose that information to the CRS.
- How you can obtain the credit provider's and/or the CRS's policies about managing your information.
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws.
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider.
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

You agree we may:

- Use your information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
 - To source any finances, you require.
 - To source any insurances, you require.
 - As the law authorises or requires.
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require.
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required.

- Provide your information, including your credit report(s), to one or more of the credit providers so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor.
- Provide information about you to a guarantor, or prospective guarantor.
- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. Some of which may be located overseas.
- Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you.
- Us to correct the information we hold if it is incorrect.
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email).
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening.
- A CRS to provide you with a copy of any information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the following address: You can gain access to the information we hold about you by contacting our Privacy Officer at the following address:

Debbie Traynor, 129-135 Otho St, Inverell NSW 2360

In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy also deals with our complaints process and is available on our website or we will provide you with a copy if you ask us.

Schedule 1 at the end of this document sets out the contact details for each CRS.

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Your consent to collect and disclose

By asking us to assist, you consent to the collection and use of the information you have provided to us for the purposes described above.

For more information on your privacy rights please visit www.privacy.gov.au

Part B

Your consent to provide your personal information to a credit reporting body (CRS)

We can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRS). To do so, we may disclose personal information such as your name, date of birth and address to the CRS to obtain an assessment of whether that personal information matches information held by it.

Please circle below to authorise the Broker or Connective to obtain a credit report on your behalf.

Client One Yes No I appoint the Broker or Connective to obtain a credit report on my behalf.

Client Two Yes No I appoint the Broker or Connective to obtain a credit report on my behalf.

You also agree and consent to, as appropriate:

- A CRS specified in Schedule 1 disclosing information to a credit provider for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director.
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor.
- A credit provider disclosing your information (including information obtained by it from a CRS) to a guarantor, or a prospective guarantor.
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

By signing this document, you consent to us making a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

Customer 1	Customer 2
Customer signature: _____	Customer signature: _____
Customer name: _____	Customer name: _____
Dated: _____	Dated: _____

Schedule 1 - CREDIT REPORTING SERVICES

CONSUMER/COMMERCIAL CREDIT REPORTING SERVICES

Name	Website	Telephone
Equifax	www.equifax.com.au	13 83 32
Experian	www.experian.com.au	1300 783 684
illion	www.illion.com.au	13 23 33