

We are licensed under the National Consumer Credit Protection Act 2009 (NCCP Act). There are a few things we need to tell you before we can provide credit assistance and we ask that you take time to read this credit guide. We offer a diverse range of home loan products with personalised end-to-end solutions and a great after-settlement service. Our loans are funded by some of the largest banks and finance companies in the world. Acting as an agent for our business partners, we handle every aspect of the loan transaction.

Our Obligation To 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. We may need to ask you questions in order to assess whether the loan is not unsuitable. The law requires us to:

- make reasonable enquiries about your requirements, objectives and your financial situation;
- take reasonable steps to verify 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. It is important that the information you provide to us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We will provide this within 7 business days and there is no fee charged to you. We are only required to give you a copy of the credit assessment if we suggest or assist you to obtain a specific loan or principal increase from a specific lender.

Services We Provide

We market and manage loans for a number of funders. The lender of record noted in your loan contract/mortgage may be different from our name. Our lenders are:

- ING Bank (Australia) Limited
- Bendigo and Adelaide Bank Limited
- Advantedge (AFSH Nominees Pty Ltd)
- Pepper Home Loans
- Resimac Limited
- Origin Mortgage Management (Columbus Capital)
- La Trobe

- Perpetual Corporate Trust Limited

We act as a mortgage manager for the lender pursuant to a written agreement. We have offered you a range of loans marketed and managed by us. We believe our product range is extensive and amongst the best available, however you should rely on your own enquiries.

Fees & Commissions

FEES PAYABLE BY YOU

We do not charge you for our services. However, you may need to pay the financiers application fee, valuation fee and other fees. Any fees that are payable now or that may arise during the life of your loan will be fully disclosed in your loan contract.

COMMISSION RECEIVED BY US

We may receive management fees (a form of commission) from the lenders who fund our products. These are not fees payable by you.

COMMISSION PAYABLE BY US

We may get 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 fees are not payable by you.

Dispute Resolution

INTERNAL DISPUTE RESOLUTION SCHEME

We welcome your feedback and use this as a tool to improve our products and service. If you have any complaints please contact our Resolutions Officer by:

- telephoning **1300 727 972**
- faxing **1300 853 839**
- emailing **info@emoney.net.au**
- writing to **eMONEY, PO Box 2087, Broadbeach QLD 4218**
- visiting our website **www.emoney.net.au**

You can also speak to any representative of our business who will refer you to the Resolutions Officer. Please provide us with as much detail as possible to assist us in resolving your complaint, either verbally or in writing.

We will attempt to resolve your complaint within 5 business days. If we are unable to do so, we will provide a written update acknowledging your complaint and provide you a final response within 45 days. If your complaint is wholly or partially an application for financial hardship or if you have received a default notice, we will respond within 21 days.

EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the response provided, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is Credit & Investments Ombudsman (CIO). CIO provides a free, independent and impartial dispute resolution service which is an alternative to legal proceedings for resolving complaints.

You can contact CIO by:

- calling **1800 138 422**
- faxing **02 9273 8440**
- writing to **Case Management Team, Credit Ombudsman Service Limited, PO Box A252, Sydney South, NSW 1235**
- visiting **www.cio.org.au/Contact**

Things You Should Know

If we arrange a loan for you to purchase or refinance real estate, you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it. We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. You should obtain independent legal and financial advice before you enter into any loan contract.

Key Information

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

Our Full Name.....eMONEY
ACN 30 350 087 359
Australian Credit Licence.....386 494
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This Credit Guide is available online at **www.emoney.net.au**