

This is the Credit Guide of:

**National Mortgage Brokers Pty Ltd A.C.N.: 093 874 376 ("we/us/the licensee")**  
**Australian Credit Licence: 391209**

This document provides information about the services we and our Credit Representative/s each provide you, and the way we each use, hold and provide your information to others.

Our Credit Representative/s are independently owned businesses, who are licensed by National Mortgage Brokers Pty Ltd to arrange loans and leases under the National Consumer Credit Protection Act 2009.

### **Service**

Our Credit Representative/s will provide you with information on a broad range of lenders and products including:

- Residential, Investment and Commercial Loans;
- Personal Loans;
- Line of Credit, Credit Cards and Credit Facilities; and
- Equipment Finance.

National Mortgage Brokers Pty Ltd makes available to our Credit Representative/s access to over 2,000 products from over 30 lenders. Our Credit Representative/s do not have access to the whole market and there may be other features or options available to you, sometimes at a lower cost.

Based on the information you provide, our Credit Representative/s will recommend products from lenders on our lender panel with whom the Credit Representative/s hold accreditations with.

When making recommendations, our Credit Representative/s may exclude lenders and products for consideration for several factors including current service levels, credit policy and pricing.

Once you have chosen a loan or lease that is suitable for you, our Credit Representative/s will help you obtain an approval.

As part of our service to you we will be available should you have any questions regarding changes to your personal situation or wish to discuss your loan. We will maintain regular contact and check in on you around the first anniversary of your loan. On the second anniversary of your loan we offer a further review of your personal circumstances and the loan structure (including a review of your current interest rate) to ensure the loan still meets your needs and objectives.

### **Obligations when assisting you to obtain credit**

Under the National Credit Act, Credit Representative/s are obliged to make a preliminary assessment to ensure that any loan or principal increase to a loan they assist you in applying for and any lease you apply for is not unsuitable for you. To decide this, you will need to answer questions in order for our Credit Representative/s to assess that the loan or lease is not unsuitable. The National Credit Act requires Credit Representative/s to:

- Make reasonable enquiries about your requirements and objectives;
- Make reasonable enquiries about your financial situation; and
- Take reasonable steps to verify the financial situation.

Credit will be unsuitable if, at the time of the preliminary assessment, our Credit Representative/s forms the view it is likely that at the time the credit is provided:

- You will not be able to pay or could only pay with substantial hardship; or
- The credit will not meet your requirements or objectives.

For these reasons, our Credit Representative/s must ask you to provide a significant amount of information. It is important that the information you provide is accurate. If you knowingly provide information that is not true, correct or complete, it may affect your ability to secure finance, adversely affect your credit rating and/or may result in action against you.

If a loan is arranged for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. As part of the application process, a valuation may be required. This valuation is for the lender's use and you should not place any reliance on it.

### **You will receive a copy of the Credit Proposal**

You will receive a written copy of our Credit Proposal, which will include a summary of the inquiries we made and the factual information we relied on.

If misplaced, you may ask for a copy of this assessment up to 7 years after the time we assist you.

Our Credit Representative/s will provide you with our Credit Proposal within 7 business days if you ask for a copy within 2 years from the date you are assisted.

## **Fees Payable by you**

Credit Representative/s may charge a fee for services they provide. If a fee is payable, details of the fee will be set out in a Credit Assistance Quote which they will provide to you. You can obtain details of how any fees and charges payable by you are worked out by contacting us or our Credit Representative/s.

## **Commissions received by us**

We may receive commissions from the lenders and lessors who provide finance for loans introduced by our Credit Representative/s. **These are not fees payable by you.** You can obtain an estimate of the commission likely to be received and how it is worked out by contacting us. Further details of the commission earned by us and how we share it with our Credit Representative/s will also be set out in the Fees and Commissions Disclosure Document we will provide to you before applying for finance.

Our lenders may provide non-monetary incentives by way of gifts or by invitation to attend events. These are classified as Alternative Forms of Remuneration details of which are recorded on an Alternative Forms of Remunerations Register, including the value, or best estimate of the value. The Alternative Forms of Remuneration Register relevant to you can be made available to you upon request. Additionally, the lenders may keep a register of these benefits and you may obtain a copy of the details directly from them.

## **Commissions payable by us**

We and our Credit Representative/s source referrals from a broad range of resources. For example, referrals may be received from finance brokers, real estate agents, accountants, financial planners, lawyers and call centre companies.

We and our Credit Representative/s may pay our referral source a fee or commission for the referral of business.

You may obtain from us or our Credit Representative/s an estimate of the amount of commission payable and how it is worked out by contacting

## **Dispute Resolution Procedures**

### **How we aim to resolve complaints and disputes.**

We have an Internal Dispute Resolution (IDR) process and are also a member of an independent External Dispute Resolution Scheme (EDRS).

Our dispute resolution system covers complaints by persons to whom we or our Credit Representative/s provide credit assistance. If you have any complaints about the services, contact us. We aim to resolve the majority of complaints within five (5) business days. If we believe it may take longer than this to resolve your complaint or to investigate the matter thoroughly, we will keep you informed of the progress.

Complaints can be made in writing (letter or email) or verbally (telephone or personal representation) and will be referred to our complaints officer for response.

Our complaints officer is **Kon Avramidis**  
National Mortgage Brokers Pty Ltd  
Level 5, 535 Bourke Street MELBOURNE VIC 3000  
T: 1300 668 662  
E: [compliance@nmb.com.au](mailto:compliance@nmb.com.au)

In many cases, using our IDR procedures will lead to a successful resolution. However, if we are unable to resolve your problem, you may contact our External Dispute Resolution Scheme (EDRS) provider.

EDRS is a free service established to provide you with an independent mechanism to resolve specific complaints.

Our EDRS provider is: **Australian Financial Complaints Authority**  
and may be contacted at: Mail: GPO Box 3, MELBOURNE VIC 3000  
Phone: 1800 931 678

## Our Credit Representative/s

Details of the credit representative you are dealing with are set out below:

<b>Full Name of Corporate Credit Representative</b> (If applicable)	<b>CNN Mortgage Solutions Pty Ltd</b>
<b>Full Name of Loan Writer - Credit Representative</b>	<b>Catherine Neil</b>
<b>Address:</b>	PO Box 1066 MAROOCHYDORE QLD 4558
<b>Phone and Email:</b>	0403 939 601 catherine@cnnmortgagesolutions.com.au
<b>Credit Representative Numbers</b>	
• <b>Corporate</b> (If applicable)	438743
• <b>Loan Writer</b>	438744

Our Credit Representative has access to a panel of lenders through National Mortgage Brokers Pty Ltd. National Mortgage Brokers is a fully-owned subsidiary of Liberty Financial Pty Ltd (ACN 077 248 983/Australian Credit Licence 286596). Our Credit Representative may have access to products including those from Liberty Financial or other associated companies.

The information specified in this Document applies to our Credit Representative/s.

Our Credit Representatives may have access to preferential service arrangements with some of the credit providers. These arrangements may include faster processing times and greater levels of assistance when applying for approval of your loan. Our Credit Representative will advise you of any preferential service arrangements as part of their recommendation to you.

## Licencee's Top Six Lenders

Details of the top six lenders with whom the Licencee currently conducts business:

**ANZ**  
**Bank of Melbourne**  
**Commonwealth Bank**  
**Macquarie Bank**  
**NAB**  
**Westpac**

## Credit Representatives Lenders

Details of lenders with whom your Credit Representative currently conducts business with:

<b>Macquarie Bank</b>	<b>30%</b>
<b>NAB</b>	<b>16%</b>
<b>Bankwest</b>	<b>12%</b>
<b>ANZ</b>	<b>10%</b>
<b>Teachers Mutual Bank</b>	<b>7%</b>
<b>ING Direct</b>	<b>7%</b>
<b>My State Bank</b>	<b>5%</b>
<b>AMP</b>	<b>5%</b>
<b>Pepper</b>	<b>3%</b>
<b>ME Bank</b>	<b>3%</b>
<b>Commonwealth Bank</b>	<b>2%</b>