



## Credit Guide

Thank you for allowing Homeloan Corp to assist you in your search for a credit product to suit your needs. We are a licensed provider of credit assistance under the *National Consumer Credit Protection Act 2009*. This document provides you with information about us, our representatives with whom you are dealing and the services we provide.

Our business name: Homeloan Corp Pty Ltd  
ABN 60 611 492 589

Our address: Level 7 79 George St  
Parramatta NSW 2150

Our phone number: +612 8833 7488

Our email address: [info@homeloancorp.com.au](mailto:info@homeloancorp.com.au)

Our Australian  
Credit Licence Number: 488615

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

## Our assistance process

We provide 'credit assistance' to you when we:

- suggest or assist you to apply for a particular credit contract with a financier; or
- suggest or assist you to apply for an increase to an existing credit contract with a financier;  
or
- suggest you remain in a particular credit contract with a financier.

We are required by law to ensure that any credit product we suggest or assist you into is "not unsuitable" for you. To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

After assessing your application, we will seek to find a product in the market place that you can afford and that meets your needs. We must find a credit product or limit increase unsuitable for you if:

- you will be unable to meet your financial commitments under the contract without substantial hardship; and/or
- the contract will not meet your requirements and objectives.

It is therefore very important that the information you provide us is accurate. Even if we recommend any credit product to you, it is important that you consider whether the product will be right for you and whether you are comfortable that you will be able to meet your commitments under the contract.

If we assist you into a credit contract or limit increase, you can ask us for a copy of your credit assessment. We must give you a copy of it within 7 days if the request is within the first 2 years post completion of the document, or within 21 days if the request is after 2 years but before 7 years after it has been prepared. There is no charge for requesting or receiving a copy of the Preliminary Assessment.

#### With what lenders products do we provide assistance?

We will mostly deal with the following lenders:

1. all four Major banks (CBA, ANZ, NAB and Westpac);
2. Advantedge Financial Services, part of the NAB Group;
3. Pepper Australia Pty Ltd; and
4. a number of regional and specialist lenders.

This is not to say that we will only deal with these lenders, but these lenders provide solutions that have been determined by us as appropriate for clients in a similar situation to you.

If your requirements determine that the loan products offered by our panel lenders are unsuitable, we may seek solutions with other lenders. We will advise you if this is the case.

#### How do we get paid?

We are paid a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan and may also pay us an ongoing percentage amount for the life of your loan.

These amounts are paid to us by the lender and ARE NOT payable by you. If you are interested and want an estimate of what the commission payment might be and how it is worked out, please ask us and we will be glad to provide you with this information.

We may use the services of a finance aggregator in order to gain access to many different Australian lenders. In return for this service, our aggregator charges us a share of the commission paid to us by lenders. If you are interested and want an estimate of what the aggregator's commission share will be and how it is worked out, please just ask us and we will be glad to provide you with this information.

We will not charge you a fee for our services.

## Referral fees

In some cases, non-regulated third parties, including real estate agents, accountants, or financial planners, may have referred your business to us. Where this is the case, we *may* pay a referral fee to these parties. If we do pay a fee to these parties, then:

- they should already have told you about this; and
- we will either disclose the actual fee in Credit Proposal and Disclosure Document or we will instruct you that, if you want to know, you can ask us about the fees and we will tell you how much was paid and how it was worked out.

## What if you are not happy with our services?

At Homeloan Corp we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations. If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Post: Head of Customer Loyalty  
Level 7, 79 George St  
Parramatta NSW 2150  
Email: [customerloyalty@homeloancorp.com.au](mailto:customerloyalty@homeloancorp.com.au)  
Phone: +612 8833 7488

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint in the first instance, however, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

## Taking it further

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 45 days, then you can have your complaint heard by an independent party, the Credit and Investment Ombudsman Ltd (CIO).

You can contact CIO at: PO Box A252, Sydney South NSW 1235.

Or by phone on 1800 138 422, or visit their website at: <http://www.cio.org.au/>