

Credit Guide

Licensee Details:

Astute Financial Management Pty Ltd
 ABN 59 093 587 010
 Australian Credit Licence Number 364253

Contact Details:

Address: PO Box 6, Paddington, QLD, 4064
 Phone: 07 3311 1599
 Fax: 07 3311 1598
 Email: compliance@astutefinancial.com.au

Our Obligations:

We will not make or arrange a loan or principle increase that is unsuitable.

A loan or principle increase will be unsuitable if:

- a) You could not repay or could only repay with substantial hardship; or
- b) The loan will not meet your objectives having regard to (amongst other things) the loan type, term, interest rate, repayment, fees and charges, and special conditions.

To make that assessment we will:

- a) Make reasonable enquiries about your requirements and objectives
- b) Make reasonable enquiries about your financial situation; and
- c) Take reasonable steps to verify that financial situation.

If you ask within 7 years of when we assist you, we must provide you with a copy of our preliminary credit assessment of your application. We are only required to give you a copy of the credit assessment if a loan or lease contract is entered into or the credit limit is increased.

Credit Providers:

AMP, ANZ*, Australian Financial, Barnes, Bankwest, CBA*, Citibank, Nab Broker/NAB*, ING Direct*, La Trobe, Liberty, Macquarie, Macquarie Leasing, Pepper, Suncorp, St George*, The Rock, Westpac* and others

**These are the six lenders with whom Astute believes it conducts the most business and does not represent our individual Credit Representatives usage.*

*** Volume bonus arrangements are in place with CBA, ANZ and Macquarie Leasing.*

Commissions received by us:

On settlement of your loan, your selected lender may pay the licensee a commission payment. To obtain information on commission likely to be received, please ask the credit representative. An estimate will be provided to you should you decide to proceed with credit assistance. Some lenders may also pay an additional bonus commission conditional on the licensee meeting (amongst other things) volume and quality targets. The credit representative will receive the whole or part of the commissions referred to above.

Referral fees paid by us to a third party:

Occasionally we may pay a referral fee to a third party such as a real estate agent, accountant or a financial planner. Any such fees paid to third parties will be disclosed to you should you decide to proceed with credit assistance.

Credit Representative's Details:

Clayton Doo
 Credit Representative Number 474045

Contact Details:

Address: 20 McCormack Place, Wakerley QLD 4154
 Phone: 0403 645 615
 Fax:
 Email: clayton@clbcloans.com.au

Credit Representatives authorisations:

Our Credit Representative has been authorised to complete Residential, Commercial & Equipment Finance Loans Self-Managed Super Funds and any other finance transaction authorised in writing by the licensee.

Fees payable by you:

You may be required to pay fees and charges to the Credit Representative or Lender. Please ask us should you require information about our fees and charges and how they are worked out. An estimate will be provided to you should you decide to proceed with credit assistance.

Dispute Resolution Details:

If you are dissatisfied with the service you receive, we ask that you contact our Credit Representative on the above contact details and they will try to resolve the complaint as quickly as possible.

If you are unable to resolve the complaint directly with them, we provide an efficient and accessible Internal Complaint Resolution Scheme. Please find below the contact details for our complaints officers.

Complaints Officer: General Manager
 Deputy Complaints Officer: Compliance Manager
 Phone: 07 3311 1599
 Fax: 07 3311 1598
 Email: compliance@astutefinancial.com.au

If you still unable to have your complaint resolved, then you should contact the External Dispute Resolution Scheme detailed below. The scheme will be impartial, independent and free for disputants.

Credit and Investments Ombudsman (CIO)
 Licensee's Membership Number 400852
 Credit Representative's Membership Number M0027322
 PH: 1800 138 422 Fax: (02) 9261 2792
 Email: info@creditombudsman.com.au
 Web: www.cio.org.au

Financial Ombudsman Service (FOS)
 Credit Representative's Membership Number Ph: 1300 780 808 Fax: (03) 9613 6399
 Email: info@fos.org.au
 Web: www.fos.org.au