CREDIT GUIDE

This document provides information about the services we provide. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

CREDIT LICENSEE DETAILS	
Business Name	Chapter Two Holdings Pty Ltd (ABN 45 607 596 449)
Australian Credit Licence Number	531408
Email	chrism@chaptertwo.com.au
Phone	+61 447 536 385
Address	6/56 Pitt St, Sydney NSW 2000, Australia

We have appointed the person below as our credit representative in the provision of credit assistance to you.

CREDIT REPRESENTATIVE DETAILS	
Business Name	Chapter Two Holdings Pty Ltd (ABN 45 607 596 449)
Credit Representative Name	Chris Mushan
Email	chrism@chaptertwo.com.au
Phone	02 9238 2285
Address	6/56 Pitt St, Sydney NSW 2000, Australia

Our Services

Chapter Two Holdings Pty Ltd is an Australian owned and operated organisation, dedicated to providing the professional services sector and their clients with an integrated range of financial services and products. Chapter Two currently has a national network of mortgage specialists to assist clients obtain credit products including home loans, investment loans, personal loans, credit cards and consumer leases

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain, or any lease we help you to enter, is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that: you could not pay or could only pay with substantial hardship; the credit will not meet your requirements and objectives.

Additionally, we must ask you to provide us with a significant amount of accurate information. If we give you credit assistance, we must also provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. If we arrange a loan for you remember you must make your own enquiries about the value and future growth of the security property. Also note that any valuation we obtain is for our own use.

Fees and charges payable by you

More details about the fees payable by you will be documented in the quote. You may also obtain more information from your credit representative about how these fees are worked out. You may also be required to pay a lender's application fee, valuation fee, government charges and other transaction fees.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

Commissions payable by us

Chapter Two Financial and our credit representatives source 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 are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how they are worked out.

Dispute resolution and complaints

Our internal dispute resolution scheme- At Chapter Two Financial we are committed to the effective handling of complaints and timely resolution of disputes.

Receiving complaints and the complaint process - If you have a complaint or a dispute, you have the option of either contacting your mortgage professional or lodging the complaint directly with Chapter Two Financial. You can lodge complaints with Chapter Two by contacting the Complaints Officer by:

Phone: 02 9238 2285
Email: chrism@chaptertwo.com.au
Address: 6/56 Pitt St, Sydney NSW 2000, Australia

You can also speak with any representative of our business who will refer you to the Complaints Officer. You should explain the details of your complaint as clearly as you can verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Timeframes for response - If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

Our external dispute resolution scheme - If we do not reach agreement on your complaint, you may refer to the ASIC Approved External Dispute Resolution (EDR) Scheme. Our EDR provider is AFCA (Australian Financial Complaints Authority). AFCA is a free service established to provide you with an independent mechanism to resolve specific complaints.

EDR: AFCA
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Mail: GPO Box 3
Melbourne VIC 3001

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

PRIVACY CONSENT

In handling your personal information,Chris Mushan is committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

How and why we collect your personal information
We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can:

- provide you with the products and services you require, which may include financial and insurance products and services; and
- provide you with information about products and services available to you from Chris Mushan and associated businesses.

Providing Your Personal Information to Other Organisations
In providing products and services to you it may be necessary for us to provide your personal information to other organisations with which we conduct business. This includes Chapter Two Financial Pty Ltd (ACN 131 090 705) which is our mortgage aggregator.
Other such organisations include related entities, mortgage managers, lenders, solicitors and legal advisers, accountants and auditors, printers and mailing services, insurers, collection agents, conveyancers and government agencies which regulate our products and services.
Your personal information is only provided to those entities to the extent necessary to enable us to provide our products and services to you.

If your personal information is not provided
In order to provide products and services to you and to assist you in applying for a home loan and related products and securities, we require information about you. If you do not provide us with all of the information, we request we may be unable to supply to you the product or service that you require.

Your rights
The Privacy Act gives you rights to access the personal information we hold about you, and you can ask us to correct the information if it is inaccurate. You can gain access to the information we hold about you by contacting us at+61447536385 or Chapter Two Financial Pty Ltd on +61 447 536 385.

Consent to provide your personal information to a credit reporting body (CRB)

If you consent to us doing so, we may obtain a report or information about your consumer or commercial credit worthiness from a CRB, we may disclose personal information such as your name, date of birth, drivers licence and address to the CRB to obtain an assessment of whether that personal information matches the information held by it.

By signing this document below, I/we appoint Chris Mushan as our agent to obtain a credit report on my/our behalf.

Electronic Communications Consent

By providing your email address, you consent to receiving notices and other documents from us by email to the email address provided, and you understand that that if you give this consent:

- we may no longer send you paper copies of notices and other documents;
- you should regularly check your email address for documents; and
- you may withdraw your consent to receiving documents by email at any time.

You also confirm that you have the facilities to print or store any notice or document that we send you by email, if desired.

Marketing Information

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you fromChapter Two Holdings Pty Ltd or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.
By signing this document below, I/we consent to receive marketing information from Chapter Two Holdings Pty Ltd.
You agree that we may collect, use and disclose your information as specified above.