Credit Guide and Privacy Statement

CBM Mortgages

ABOUT US	
Licensee	CBM Mortgages Pty Ltd Australian Credit Licence Number 518067 Contact details: Address: 1/43 Coogee Bay Road, Randwick, NSW 2031 Tel: 0421 573 131 Email: craig@cbmmortgages.com Website: www.cbmmortgages.com
Broker Group	Finance & Systems Technology Pty Ltd (broker group) ACN 092 660 912 Credit Representative Number: 392527

This document provides you with information relating to our activities. It contains information about various fees and charges that may be payable by you to us, as well as about certain commissions we may receive, or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit licensee.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease;
- we suggest you apply for a particular loan or lease, or suggest you apply for an increase to an existing loan; or
- we suggest you remain in your current loan or lease.

THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.

We will not be able to give you credit assistance if our assessment shows that:

- you will not be able to meet the proposed repayments without substantial hardship; or
- the loan or lease will not meet your requirements or objectives.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy, please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request, provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request.

INFORMATION ABOUT THE LICENSEE

We are authorised to engage in credit activities including providing credit assistance.

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases from a broad range of lenders and lessors through our broker group.

Top residential lenders

The following were the top 6 residential lenders in the previous financial year: NAB, St George, Commonwealth Bank, Macquarie, ING and Westpac.

Lenders with which I have accreditation

Residential lender	Accreditation status
AMP Australia	**Accredited**
ANZ Australia	**Accredited**

Apollo	Accredited
Auswide Bank	Accredited
Bank Australia	Accredited
Bank First	Accredited
Bank of China	Accredited
Bank of Queensland	Accredited
BankWest	Accredited
Bendigo Bank Broker	Accredited
Better Choice Home Loans	Accredited
Bluestone for LMG	Accredited
Bridgit by LMG	Accredited
Commonwealth Bank	Accredited
Firstmac	Accredited
Go Edge	Accredited
Go Flexi	Accredited
Granite Homeloans	Accredited
Great Southern Bank	Accredited
Heritage Bank	Accredited
ING	Accredited
Liberty	Accredited
Macquarie	Accredited
ME Bank	Accredited
Mortgage Ezy	Accredited
MyState	Accredited
National Australia Bank	Accredited
Newcastle Permanent	Accredited
Pepper Money	Accredited
RedZed	Accredited
Resimac	Accredited
Skip by LMG	Accredited
St George	Accredited
Suncorp	Accredited
Teachers Mutual Bank	Accredited
Thinktank by LMG	Accredited
uBank	Accredited
UniBank	Accredited
Victorian Mortgage Group	Accredited
Virgin Money Australia	Accredited

Wave Money	**Accredited**
Westpac	**Accredited**
Zeus	**Accredited**

FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We will not charge you any fees for providing credit assistance to you.

FEES PAYABLE IN RELATION TO ACTING AS A CREDIT LICENSEE

We may receive remuneration from our broker group and do not charge you any fees or charges in relation to acting as a credit licensee.

OTHER FEES AND CHARGES

You may have to pay other fees and charges, such as application fees, valuation fees and other fees, to the lender, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

COMMISSIONS

COMMISSIONS WE RECEIVE AS A LICENSEE

We have appointed our broker group as our agent to receive commissions from lenders and lessors and to pay us commission in relation to loan contracts or leases for which we act as a credit licensee and provide credit assistance. The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

Loan contracts such as home loans, investment property loans and personal loans

Upfront commission payable by lenders in relation to loans is calculated as a percentage of the loan amount and is generally in the range of 0.5% and 0.7% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by lenders in relation to loans is generally calculated regularly, monthly, quarterly, bi-monthly or annually, on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the range of 0.15% per annum and 0.3% per annum of the outstanding loan amount.

VOLUME BONUS ARRANGEMENTS

Our broker group has volume bonus arrangements in place with the Commonwealth Bank of Australia, the Westpac Banking Corporation and the Australia and New Zealand Bank Group Limited. From time to time we or our broker group may receive a benefit, directly by way of cash bonus or additional commissions or indirectly by way of training, professional development days or sponsorship, if we or our broker group write a particular volume of loans offered by those lenders.

COMMISSIONS PAYABLE BY US

We are not likely to pay a commission to any third party for the introduction of credit business or business financed by the loan contract or lease.

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee. We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people. Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated, is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations, or you have a complaint about any of our services, please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS

- In the first instance, please contact CBM Mortgages.
- We may ask for additional information and request you to put your complaint in writing to ensure your issue is properly investigated.
- In cases where your complaint will take longer to resolve, we will update you progressively.

If you are having difficulties managing your debts, you can seek free assistance from the National Debt Helpline on 1800 007 007 or at ndh.org.au.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party, for example a lender, we may ask you to contact the relevant third party. The third party will deal with your complaint under its complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under its complaints resolution process, you are entitled to have your dispute considered by its External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

Our Complaints Area will acknowledge receipt of your complaint within five business days. If unable to resolve the complaint or dispute to your satisfaction within five business days, the Complaints Area will write to you advising the procedures we will follow in investigating and handling your complaint.

Within 45 calendar days from the date you lodged the complaint with us, we will write to you advising you of the outcome of the investigation and the reasons for our decision, or, if required, we will inform you that more time is needed to complete the investigation.

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter, free of charge, to the relevant External Dispute Resolution Scheme, provided it is within the scheme's terms of reference. You may also refer the matter to the relevant External Dispute Resolution Scheme at any time, but if our internal process is still in progress, the scheme may request that our internal processes be completed before considering the matter further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority (AFCA):

- Telephone: 1800 931 678
- Online complaint form: www.afca.org.au/make-a-complaint
- Website: www.afca.org.au
- Mail: GPO Box 3, Melbourne VIC 3001

PRIVACY STATEMENT

We need to collect personal information about you to provide you with our broking and related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How information is collected from you

We will collect your information from you directly whenever we can, such as from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it is reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services;
- we cannot get hold of you and rely on public information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian anti-money laundering law.

How your information may be used

We may use your information for purposes including:

- giving you credit assistance;
- giving you information about loan products or related services;
- considering whether you are eligible for a loan or lease or any related service you requested;
- assisting you to prepare an application for a lease or a loan;
- administering services we provide, for example, to answer requests or deal with complaints;
- administering payments we receive, or any payments we make, relating to your loan or lease;
- identifying you;
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- telling you about other suppliers with whom we have arrangements that supply goods or services that may be of interest to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you do not provide information

If you do not provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances;

- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

Sharing your information

We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf, for example lawyers, settlement agents, accountants or real estate agents; and
- your referees, such as your employer, to confirm details about you.

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- referrers that referred your business to us;
- financial services suppliers with whom we have arrangements;
- valuers;
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- organisations, such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes or other misconduct;
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- guarantors and prospective guarantors of your loan or lease;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing outside of Australia

In certain, specific cases our Licensee may contract an external audit service provider to ensure we are meeting our obligations and commitments to you under the National Consumer Credit Protection Act 2009, and this service provider may disclose your personal information to its team in India. You can be assured that we have full legal access to that overseas service provider as if it were domiciled in Australia, as required by the Privacy Act 1988.

We may also store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held.

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy, available by contacting us. Please see our contact details above. You can also read and obtain a copy of that policy at our website address set out above. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain to us about a privacy issue.

Information about other people

If you give information to us about another person, such as your co-applicant, in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice;
- we may exchange this information with other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice, and they can access or request a copy of that policy or notice, or access the information we hold about them, by using our contact details above; and
- we may not be able to provide those services to you unless we obtain their information.