

## CREDIT GUIDE

Credit Asset Management Ltd Trading is a licensed provider of credit assistance to assist you with finance under the *National Consumer Credit Protection Act 2009* ("The Act"). This document provides you with information about us and our representative ("we, us, our"), with whom you are dealing and the services we provide.

### 1. KEY INFORMATION

<b>Australian Credit Licence holder</b>	Credit Asset Management Ltd Trading as SAMLoans
<b>Address</b>	Level 8A, 47 York St Sydney NSW 2000 1D/818 Whitehorse Road, Box Hill VIC 3128 Suite 107, 250 McCullough St, Sunnybank QLD 4109
<b>Phone and e-mail</b>	1300 669 360 and info@samloans.com.au
<b>Australian Credit Licence number</b>	381725
<b>Internal Complaints Officer contact details</b>	Customer Service 02 8251 3222
<b>External Dispute Resolution Scheme details</b>	<i>Australian Financial Complaints Authority</i> <b>Website:</b> <a href="http://www.afca.org.au">www.afca.org.au</a> <b>Email:</b> <a href="mailto:info@afca.org.au">info@afca.org.au</a> <b>Telephone:</b> 1800 931 678 <b>In writing to:</b> Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

### 2. OUR CREDIT REPRESENTATIVES

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

<b>Credit Representative's name</b>	
<b>Address</b>	Level 8A, 47 York St Sydney NSW 2000 1D/818 Whitehorse Road, Box Hill VIC 3128 Suite 107, 250 McCullough St, Sunnybank QLD 4109
<b>Phone</b>	1300 669 360
<b>E-mail</b>	info@samloans.com.au
<b>Credit Representative number</b>	
<b>External Dispute Resolution Scheme details</b>	<i>Australian Financial Complaints Authority</i> <b>Website:</b> <a href="http://www.afca.org.au">www.afca.org.au</a> <b>Email:</b> <a href="mailto:info@afca.org.au">info@afca.org.au</a> <b>Telephone:</b> 1800 931 678 <b>In writing to:</b> Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Credit Representative (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 6 of this document above.

### 3. SERVICES PROVIDED

We will assist you in making the choice of a loan or lease that is suitable for your purposes.

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. Our Current Top 8 providers to which our Representatives introduced borrowers are:

AMP ANZ Bank Bank Of China Westpac Banking Corporation	BC Securities Latitude Latrobe Financial Service SAMLoans
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This is not to say that we will only deal with these lenders, just that the products these lenders offer have been most suitable to our most recent clients.

### 4. INFORMATION WILL BE REQUIRED FROM YOU

Under the Act, we are obliged to make sure that any loan, or principal increase to a loan, or lease that we suggest to you or assist you to obtain is “not unsuitable” for you. We will need to ask you a series of questions to make this assessment. The law requires us to:

- make reasonable enquiries about your borrowing objectives and requirements;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify the details of your financial situation.

Credit will be unsuitable if, at the time of making the assessment, it is likely that, at the time the recommended loan or lease is made:

- you cannot afford to repay the loan or lease or can afford to repay it only with substantial hardship;  
or
- the loan or lease does not meet your borrowing objectives and/or requirements.

For these reasons, we must ask you to provide us with a significant amount of information, much of which we will need to verify. It is therefore very important that the information you provide to us is accurate and complete.

If we provide you with credit assistance, we are required to provide you, upon your request, a copy of our preliminary credit assessment that details how we considered the product we suggested to be “not unsuitable” for up to seven years after the date of the assistance.

### 5. INFORMATION PROVIDED BY US

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.

## **6. FEES PAYABLE BY YOU**

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a Credit Quote which will be provided to you for your approval before applying for finance.

You may need to pay fees to the finance provider as part of the application process. These will be detailed in a Credit Proposal Disclosure Document that we will provide to you before applying for finance.

## **7. COMMISSIONS RECEIVED BY US**

We may receive commissions from the finance provider that provides your loan or lease. These are not feeing payable by you. Further details of the commission earned by us will be provided in the Credit Proposal Disclosure Document that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

## **8. COMMISSIONS AND FEES PAYABLE BY US**

Referrals from a broad range of sources are sourced by us and our representatives. For example, we or our representatives may pay commissions or fees to call centre companies, real estate agents, accountants, solicitors or other businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Credit Proposal Disclosure Document that will be given to you before applying for finance.

## **9. OUR INTERNAL DISPUTE RESOLUTION SCHEME**

We hope that you are delighted with our services. However, if you have any complaints, you can raise these directly with the representative with whom you are dealing. If you have not received a response to your satisfaction within 5 business days, you may contact our complaints manager using the details listed above.

When we receive a complaint, we will write to you to acknowledge your complaint within 5 business days. We attempt to resolve all complaints as quickly as possible, subject to a full investigation of all the circumstances involved. We will write to you when our investigation completes to let you know the outcome and reasons for our decision.

In the unlikely event that we are still investigating your complaint after 45 days, we will write to explain why we are still investigating your complaint and to let you know when we expect to have completed our investigation.

## **10. OUR EXTERNAL DISPUTE RESOLUTION SCHEME**

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 45 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you access to an independent mechanism for the resolution of specific complaints or disputes. AFCA's contact details are included above.

## **11. PRIVACY DISCLOSURE STATEMENT**

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services.

3. We may exchange the information with the following types of entities, some of which are located overseas:
- Persons who provide finance or other products to you, or to whom an application has been made for those products.
  - Financial consultants, accountants, lawyers and advisers
  - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
  - Any person where we are required by law to do so
  - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines
  - Persons to verify the information you have provided, such as your employer, accountant or superannuation provider
  - Any person considering acquiring an interest in our business or assets
  - Any organisation providing online verification of your identity
4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available from [www.loankit.com.au](http://www.loankit.com.au).

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

## **12. DO YOU HAVE ANY QUESTIONS?**

If you have any questions about this Credit Guide or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you.

# Customer Information Form - Fact Find



Broker Name		Broker Company	
Interview Date		Referrer	
Loan Amount required		Expected Settlement Date	
Type of interview: Phone <input type="checkbox"/> Face to face <input type="checkbox"/> Online <input type="checkbox"/> Other (please state) <input type="checkbox"/> _____			
Date provided Credit Guide			

PERSONAL DETAILS	Applicant 1	Applicant 2
Salutation (Mr.Mrs.Ms.Miss.)		
Given Name/s		
Surname		
Current Address		
Start date at address		
Address Status	Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>	Mortgage <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>
Previous Addresses		
Dates from / to	From: To:	From: To:
Driver Licence Number		
State	Exp	Exp
Date of Birth		
Phone / Fax Numbers	M: H:	M: H:
	W: F:	W: F:
Email Address		
Nationality		
Residency Status		
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/>
Ages of Dependents		
Nearest Relative		
Relationship to You		
Contact Phone Number		

LOAN OBJECTIVES – tick the appropriate box and provide narrative in the box provide – MUST be Completed		
<input type="checkbox"/> Purchase owner occupied	<input type="checkbox"/> Purchase an investment property	<input type="checkbox"/> Purchase land
<input type="checkbox"/> Construct/renovate (owner occupied)	<input type="checkbox"/> Construct/renovate (investment)	<input type="checkbox"/> Refinance
<input type="checkbox"/> Equipment/vehicle finance	<input type="checkbox"/> Business	<input type="checkbox"/> Reduce monthly repayments
<input type="checkbox"/> Other (provide details below)		

LOAN OBJECTIVES NARRATIVE – Must be completed
<p><i>For example: Are you looking to sell the property you are purchasing in the short term? Are you looking to build an investment property portfolio? Do you have a preferred repayment amount? Are you a first Home Buyer?</i></p>

<b>If refinancing, what are the reasons</b>		
<input type="checkbox"/> Lower Repayments	<input type="checkbox"/> Service	<input type="checkbox"/> Convenience/flexibility
<input type="checkbox"/> Equity Release	<input type="checkbox"/> Lower Total Costs/Debts	<input type="checkbox"/> Other (provide details below)
Provide details here:		
<b>If refinance risks have been identified have these risks been discussed with the applicant/s?</b>		
Extending a loan term may increase the overall cost of the facility	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
Refinancing to an I/O loan may increase the time it takes to pay off the loan or result in a large lump	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
Leaving cleared facilities open after refinancing (e.g. credit cards)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
There are costs associated with refinancing which may affect the financial benefits. All costs have been considered.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	

<b>LOAN REQUIREMENTS</b>			
<input type="checkbox"/> Variable Rate	<input type="checkbox"/> Fixed Rate [    years]	<input type="checkbox"/> Principal & Interest	<input type="checkbox"/> Interest only [    years]
<input type="checkbox"/> Bridging Finance	<input type="checkbox"/> Reverse Mortgage	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Low Doc
<input type="checkbox"/> Fixed Rate Lock	<input type="checkbox"/> Offset Account	<input type="checkbox"/> Redraw	<input type="checkbox"/> Additional Payments
<input type="checkbox"/> Repayment Holiday	<input type="checkbox"/> No monthly fees	<input type="checkbox"/> Linked Credit Card	<input type="checkbox"/> Non-conforming
Preferred Repayment Frequency <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly			

<b>LOAN REQUIREMENTS - explanation</b>	
<i>For example: If you would like interest only is there a specific reason why? The Loan Requirements should make sense in the context of the customers Loan Objective narrative that have been advised above. How do the proposed loan requirements 'close the loop' to meet the loan objectives?</i>	

Have you discussed the risks associated with the required loan features?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
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EMPLOYMENT - Current	Applicant 1	Applicant 2
<b>Type of Employment</b>	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed
<b>Status</b>	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract
<b>Employer Name</b>		
<b>Employer Address</b>		
<b>Employer Contact Name</b>		
<b>Employer Contact Number</b>		
<b>Position / Role</b>		
<b>Start date in Position</b>		
<b>Gross Annual Income</b>		

PREVIOUS EMPLOYMENT	Applicant 1	Applicant 2
<b>Type of Employment</b>	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Not employed
<b>Status</b>	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contract
<b>Employer Name</b>		
<b>Position / Role</b>		
<b>Dates from / to</b>	From:                      To:	From:                      To:

INCOME	Applicant 1	Applicant 2
Base Income (Net) – What Frequency does the applicant receive the income listed: <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually		
Regular Overtime		
Regular Commission / Bonuses		
Regular Motor Vehicle Allowance		
Regular Allowances Other:		
Existing Rental Income		
Proposed new Rental Income		
Investment Income		
Government Payments <input type="checkbox"/> Family Payments <input type="checkbox"/> Pension <input type="checkbox"/> Carers <input type="checkbox"/> Other		

SELF EMPLOYED APPLICANTS	
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Business Name			
Type of Entity			
ABN/ACN		Website	
Nature of Business			
Trustee (if applicable)			
Beneficiaries			
Net Profit	Current		Previous Year
Add Backs	Current		Previous Year
Accountant Details –			
Contact Name		Contact	

CURRENT ASSETS					
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Asset	Description / Address	Value		Monthly Income	Ownership
Property 1					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property 2					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Property 3					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Vehicle 1					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Vehicle 2					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 1					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Bank Account 2					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Investments					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Superannuation					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Superannuation					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Contents and					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2
Other					<input type="checkbox"/> App 1 <input type="checkbox"/> App 2

CURRENT LIABILITIES								
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Liability	Lender	Limit	Balance	Monthly		Interest	Remaining	Refinanced
Mortgage 1								<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage 2								<input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage 3								<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan								<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Loan								<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Finance 1								<input type="checkbox"/> Yes <input type="checkbox"/> No
Car Finance 2								<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 1								<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 2								<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Card 3								<input type="checkbox"/> Yes <input type="checkbox"/> No
HECS / HELP								<input type="checkbox"/> Yes <input type="checkbox"/> No
Other								<input type="checkbox"/> Yes <input type="checkbox"/> No

MONTHLY EXPENSES		Current	After Settlement
Childcare	Childcare including nannies		
Clothing and personal care	Clothing, footwear, cosmetics, personal care.		
Education	Public or tertiary school fees/Uniforms, Text books		
Groceries	Typical supermarket shop for groceries including food and toiletries.		
Insurance	All insurance including health, home and contents, motor vehicle, life, income protection.		
Investment property utilities, rates and related costs	Housing and property expenses on investment property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, internet and pay TV as they are categorised separately).		
Medical and health	- Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance).		
Owner occupied property utilities, rates and related costs	Housing and property expenses on owner occupied property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding insurance, telephone, - internet and pay TV as they are categorised separately).		
Recreation and entertainment	Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees,		
Telephone, internet, pay TV and media streaming subscriptions	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).		
Transport	Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance).		
Other	Unique items not covered in above categories		
Discretionary Expenses	Anything which is not essential for the operation of the home		
<b>TOTAL Monthly Expenses</b>			

#### Funds to Complete – Where are you obtaining the funds that you are contributing to the transaction

Proceeds of Property Sale	Savings	Gift
Grant	Other	

#### SOLICITOR / CONVEYANCER DETAILS – If known

Business /Contact Name	Conveyancing Firm
Address	Website
Phone / Fax	Email

#### CREDIT HISTORY

Have you ever had any defaults, financial judgments or legal proceedings against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you having difficulty meeting your financial commitments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any existing debts currently in arrears?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes to any of the above, please provide further details</i>	



<b>CHANGES TO CURRENT CIRCUMSTANCES</b>	
<b>Do you expect any significant changes to your financial situation in the foreseeable future that would</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If yes, please explain the nature of the changes.</i>	
<i>How will you continue to meet your commitments?</i>	

<b>PROTECTING LIFESTYLE AND ASSETS</b>	
<b>Have you reviewed your personal risk insurance requirements in the last 12 months?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
<b>Do you have sufficient life insurance to cover, as a minimum, your existing and proposed debts?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
<b>If your income reduces, due to illness or injury, do you have the insurance to cover your loan?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
<b>Are you sure your existing insurance is adequate for</b>	
• <b>Home building and contents</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• <b>Motor vehicle</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• <b>Landlord protection</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• <b>Boat or caravan</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
• <b>Commercial insurance</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure
<b>I wish to pursue a free and non-obligation consultation to discuss my insurance needs</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Sure

## PRIVACY DISCLOSURE STATEMENT AND CONSENT

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and Finsure Finance and Insurance (Australian Credit Licence 381725).
2. You appoint us your agent to obtain your credit information from a credit reporting body on your behalf.
3. You appoint us, our employees, and our agents permission to contact your employers, accountant, superannuation provider or anyone else as required for the purpose of verifying details supplied by you.
4. We may use credit information and any other information you provide to arrange or provide finance and other services.
5. We may exchange the information with the following types of entities, some of which are located overseas:
  - Persons who provide finance or other products to you, or to whom an application has been made for those products.
  - Financial consultants, accountants, lawyers and advisers
  - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
  - Any person where we are required by law to do so
  - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines
  - Your referees, such as your employer, to verify information you have provided
  - Any person considering acquiring an interest in our business or assets
  - Any organisation providing online verification of your identity
6. You confirm that you are authorised to provide the personal details presented and consent to your information being checked with the document issuer or official record holder via third party systems for the purpose of confirming your identity

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

## APPLICANT(S) EXECUTION

### Declaration and Acknowledgement

- You confirm that all information in this document has been recorded correctly.
- You can confirm that you have been provided with a Credit Guide.
- You agree that we may collect and use your personal information as specified in the Disclosure Statement above.
- You acknowledge that you have been informed about your risk insurance options.

### Applicant 1

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### Applicant 2

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date