Our credit guide

Congratulations on choosing an industry accredited Mortgage Broker to help you arrange your finance needs!
Our accredited Broker Members work hard to provide the best possible services and ethical standards.

This document provides information about the services we provide.

We are licenced to arrange loans and leases under the National Consumer credit Protection Act 2009 **(NCCP Act).**

The NCCP Act requires the activity of lending, leasing and finance broking.

Key Information:

Our full name	**CUSTOM EQUITY GROUP PTY LTD ACN 097 245 433**
Address	Suite1, 4 Fielding St Collaroy NSW 2097
Phone email	(02) 9981 2345 info@customequitygroup.com.au
Australian Credit Licence Number	383666
Internal Complaints Officer	Name: Jenny Vescio Phone: (02) 9981 2345 Email: complaints@customequitygroup.com.au Address: PO Box 118 Collaroy Beach NSW 2097
External Dispute Resolution Scheme	CIO (Credit and Investments Ombudsman) Phone: 1800 138 422 www.cio.org.au

Services we provide

We will help you to choose a loan or lease which is suitable for your purposes.
We will provide you with information on a broad range of financiers and products.
Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval.

Our panel lenders

We source finance from a panel of financiers. The financiers named below in alphabetical order, are the six financiers with whom we conduct the most business.

- ANZ
- CBA
- Homeside (NAB)
- ING Direct
- St George
- Westpac

We will need Information from you

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 at the time the credit is provided:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information.

It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Fees payable by you

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those 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 commission is worked out.

We have a volume bonus arrangement in place with a range of lenders under which those financiers may pay us additional commission depending on the total volume of business we arrange with them.

Commissions payable by us

We 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 the commission is worked out.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- telephoning: (02) 9981 2345
- e-mailing: complaints@customequitygroup.com.au
- writing to: P.O. Box 118 Collaroy Beach NSW 2097 or by speaking to 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. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

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

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Do you have any questions?

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.

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit representative's full name:	Matthew Kren
Address	Level 1, 2059 Moggill Road, Kenmore QLD 4069
Phone and e-mail	P: (07) 3378 3949 E: matthew.kren@nectarmortgages.com.au
Credit Representative Number	479795
External Dispute Resolution Scheme contact details	CIO (Credit and Investments Ombudsman) Phone 1800 138 422, www.cio.org.au

The information specified above applies specifically to the credit representative.

In addition:

- The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the licensee. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.
- The six financiers listed above are based on usage by us as the licensee not the credit representative.
- The credit representative sometimes charges a fee for services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You can obtain information about how these fees and charges are worked out by asking the credit representative.