



Licensee Credit Guide & Privacy Statement

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.

Licensee Details:

<i>Licensee:</i>	Community Best Home Loans Pty Ltd
<i>Australian Credit Licence No.</i>	392095
<i>Address:</i>	10 Riversford Close, MENANGLE NSW 2568
<i>Phone:</i>	1300 448 911
<i>Email:</i>	contact@communitybest.com.au
<i>Website:</i>	www.communitybest.com.au

Services we Provide

We act as finance brokers on behalf of lenders, predominantly for home loan or mortgage products. We source loans for individuals, families, trusts and corporations for domestic, residential and personal or business investment purposes from a large range of lenders including, but not limited to, major banks, building societies and non-bank lenders. We provide you with information regarding the type and availability of loans, finance products and/or credit contracts. We also assist you in the application for credit by arranging offers to be made to you by lenders and/or lessors. We do not advise you on the legal or financial implications of entering into credit arrangements or particular finance products.

We also provide a range of Mortgage Planning, Mortgage Management, Debt Reduction and Debt Management Services. We work closely with you to define your hopes and plans for the future, in order to ascertain the best possible finance structure and management that will enable you to realise your hopes and dreams.

Services provided include:

- Lo Doc Loans (Self Employed)
- Commercial Loans (Lo Doc & Full Financial)
- Leasing (Plant & Equipment –Tools, Computers, Machinery, Motor Vehicles etc)
- Small Business (Start Up Assistance, Cashflow Finance / Debtors Funding)
- Property Development / Mezzanine Finance
- Car Loans, Personal Loans
- Equity Release Loans / Reverse Mortgages
- Self Managed Superannuation Fund Loans / Gearing

Our Panel Lenders

We source finance from a panel of financiers. The financiers named below are the top 6 residential financiers with which we conduct the most business and % of business written in the previous financial year:

- | | |
|------------------|-----|
| - Macquarie Bank | 47% |
| - Virgin Money | 26% |
| - AMP Bank | 8% |
| - NAB | 6% |
| - BankWest | 5% |
| - Resimac | 4% |

The following is a list of all the financiers with which we have accreditation:

- | | | |
|-----------------------------|-----------------------|------------------|
| - Adelaide Bank | - AMP Bank | - ANZ |
| - Australian First Mortgage | - Auswide Bank | - BankWest |
| - Bank of Queensland | - Better Choice | - Beyond Bank |
| - Bluestone | - CBA Colonial | - Citibank |
| - Firstmac | - Heritage | - ING |
| - La Trobe Financial | - Liberty Financial | - Macquarie Bank |
| - ME Bank | - Mortgage Ezy | - Mortgage Mart |
| - NAB | - Newcastle Permanent | - Pepper Money |
| - PLAN Lend | - Resimac | - St George |
| - Suncorp | - Teachers Mutual | - Virgin Money |

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 into, is not unsuitable for you. To decide this, we will 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.

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 Statement of Credit Assistance if you ask within seven years of when we assist you. We are only required to give you a copy of the Statement of Credit Assistance 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 may charge a fee for the credit services provided. More details about the fees payable by you will be set out in a Quote which will be given to you before a finance application is lodged. You may obtain from us more information about how these fees and charges are worked out. You may also be required to pay the lender's application fee, valuation fee, government charges and other transaction fees.

Commissions Received by Us

Our Broker Group receives commissions from the lenders and/or lessors who provide credit/finance for you as our customers. The 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 you make. These are not fees payable by you unless compensation for Clawback of Commission is sought.

Loan Contracts such as Home Loans, Investment Property Loans

Upfront Commission payable by lenders in relation to home loans and investment property loans is calculated as a percentage of the loan amount and is generally in the range of 0.55% and 0.75% of the loan amount. It is usually paid after settlement of the loan.

Trail Commission payable by lenders in relation to home loans and investment property loans is generally calculated regularly (monthly) 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 0.30% per annum of the outstanding loan amount.

Leases

Upfront Commission payable by lessors in relation to leases is calculated as a percentage of the

lease amount and is generally in the range of 0% and 1.00% of the lease amount. It is usually paid after settlement of the lease.

Trail Commission is generally not payable in relation to leases.

Further details of the commission earned by us will be included in the Credit Proposal Disclosure, which forms part of the Statement of Credit Assistance document, which we will provide to you at the same time as we provide you with credit assistance.

You may obtain from us information about a reasonable estimate of those commissions and how the commissions and/or clawback of commissions are worked out.

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 or accountants 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 fair estimate of those commissions and how they are worked out.

Our Internal Dispute Resolution Scheme

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

Receiving complaints and the complaint process

If you have a complaint or a dispute, in the first instance, we request you contact your Credit Assistance Provider. If your complaint has not been resolved to your satisfaction within 5 business days, please contact our Complaints Officer as detailed below:

Phone: 1300 448 911 (Monday to Friday, 9am to 5pm AEST)
Email: admin@communitybest.com.au
Fax: 1300 794 934
Mail: PO Box 21, MENANGLE NSW 2568

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, thoroughly and fairly.

We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, however we do feel that a meeting between both parties or at least verbal contact will be of assistance in us coming to a prompt and 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 the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is AFCA (Australian Financial Complaints Authority), and they can be contacted via:

Free call: 1800 931 678
Online: www.afca.org.au
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box A3
Melbourne VIC 3001

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

More Information

If you have any questions relating to this credit guide, our services or our business; just ask at any time. We're here to help you.



Whatever your goals may be, whether it's securing a loan for your first home or an investment property, establishing a business, or setting yourself up for a comfortable retirement, an MFAA Approved Finance Broker can help make them a reality.

The MFAA (Mortgage and Finance Association of Australia) is Australia's peak industry body for the mortgage and finance industry.

Privacy Statement

We need to collect personal information about you to provide you with our broking & 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, like 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's 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 can't get hold of you and we rely on public information (for example, from public registers or social media) or made available by third parties 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 including help, guidance and advice;
- considering whether you are eligible for a loan or lease or any related service you requested including obtaining a credit report and identifying or verifying you or your authority to act on behalf of a customer and ;
- 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;
- 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;
- identifying opportunities to improve our service to you and improving our service to you;
- allowing us to run our business efficiently and perform general administrative tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

What happens if you don't provide information

If you don't 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

General

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, like 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 Broker Group through whom we may submit loan or lease applications to lenders or lessors on the Broker Group's panel. You can view our Broker Group's privacy notice at <http://www.planaustralia.com.au/privacy-policy>. It sets out how that Broker Group manages your personal information and where you can find its privacy policy;
- 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, like 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 for purposes including, without limitation, storing or analysing information;
- 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

We are not likely to disclose your information to organisations overseas. However, we may 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's not always practicable to know in which country your information may be held.

We may use overseas organisations to help conduct our business. As a result, we may need to share your information with such organisations outside Australia.

The countries in which those organisations are located are:

- India, Philippines.

Direct Marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any business with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 1300 448 911 or by writing to us at

- PO Box 21, Menangle NSW 2568.

If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please contact us on 1300 448 911 or see our contact details above [Also, you can read and obtain a copy of that policy at our website address set out at the start of the Credit Guide to which this notice is attached.] 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 against us about a privacy issue.

Information about other people

If you give information to us about another person (like 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 and they can:
 - access or request a copy of that privacy policy or this privacy notice; or
 - access the information we hold about that other person,
 - by using our contact details above; and
- We may not be able to provide those services to you unless we obtain their information.