



Fincept Credit Guide

Thank you for considering doing business with Fincept.

We are a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information about us, our representative with whom you are dealing and the services we provide.

Our business name	Lavender Bay Finance Pty Ltd trading as Fincept ABN 130 858 258
Our address	Level 8, 61 Lavender Street Milsons Point NSW 2061
Our phone number	02 9959 3000
Our email address	enquiries@fincept.com.au
Our Licence number	393045

If you are looking for consumer credit products, our role is to help you find the product that best suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

Our assistance process

We are required by law to ensure that any credit product with which we assist you can be deemed “not unsuitable” for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our expertise to find a product in the market place that you can afford and that meets your needs.

With what products do we provide assistance?

In the past three months, the top six lenders that our clients have been placed with are:

- | | |
|-------------|-------------------------------------|
| 1. ANZ | 4. National Australia Bank/Homeside |
| 2. BankWest | 5. St George |
| 3. CBA | 6. Westpac |

This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

How do we get paid?

We are paid a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan and may pay us an ongoing percentage amount for the life of your loan.

These amounts are paid to us by the lender and ARE NOT payable by you. If you are interested and want an estimate of what our commission payment will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

We use the services of a finance *aggregator* in order to gain access to many different Australian lenders. In return for this service, our aggregator charges us a fee from the commission paid to us by lenders. If you are interested and want an estimate of what the aggregator’s commission fee will be, and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

Referral fees

In some cases, your business may have been referred to us by non-regulated third parties such as real estate agents, accountants, financial planners etc. Where this is the case, we *may* pay a referral fee to these parties. If we do pay a

fee to these parties, then 1) they should already have told you about this; and 2) we will either disclose the actual fee in our final documentation with you or we will instruct you that, if you want to know, you can ask us about the fees and we will tell you how much was paid and how it was worked out.

Receiving a copy of our Assessment

If we provide you with credit assistance, you can ask us for a copy of our preliminary 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 made 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.

What if you are not happy with our services?

At Fincept, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Email: enquiries@fincept.com.au
Website: <http://www.fincept.com.au/feedback.html>
Phone: 02 9959 3000
Fax: 02 9959 3100
Mail: PO Box 313
Milsons Point NSW 1565

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within five days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party, the Credit Ombudsman Service Limited (COSL).

You can contact COSL at:

Mail: PO Box A252
Sydney South NSW 1235

Tel: 02 9273 8455
Fax: 02 9273 8445



Privacy

Collection and use of your information

Fincept and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

Disclosure of personal information

Fincept and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Lenders
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Other organisations which assist us such as printers, mailing houses, lawyers, debt collectors and accountants

Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Greg Cave
Address: PO Box 313, Milsons Point, NSW 1565
Email: enquiries@fincept.com.au

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

Marketing

From time to time, Fincept may contact you with information about other products that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

Security of your personal information

Fincept takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

Feedback on the handling of your personal information

Should you be unsatisfied in the manner in which Fincept has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Federal Privacy Commissioner at:

Office of the Privacy Commissioner
GPO Box 5218
SYDNEY NSW 2001.

You can learn more about the Privacy Act and your rights at www.privacy.gov.au.