

Credit Guide and Privacy Statement

ABOUT US ("we, us, our"):

Australian Credit Licence Holder	Geoffrey David Colls Address: 223 Collins Street, Hobart TAS 7000 Tel: (03) 6228 2422 Fax: (03) 62282433 Email address: geoff@hobarthomeloans.com.au Website: www.hobarthomeloans.com.au
An employee or representative of:	
Licensee	Geoffrey David Colls Hobart Home Loans 223 Collins Street Hobart TAS 7000 Phone: (03) 6228 2422 Fax: (03) 6228 2433 Australian Credit Licence No. 387805
Broker Group	Professional Lenders Association Network of Australia Pty Ltd ACN 086 490 833 Level 10 101 Collins Street Melbourne VIC 3000 Phone: 1300 78 78 14 Fax: 1300 78 78 15 Credit Representative Number: 392535

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 from a licensee, 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 representative.

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 won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't 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

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases for you from a broad range of lenders and lessors through our broker group. Our Broker Group does not require us to recommend any particular lender and our Broker Group does not set any quotas or obligations on us relating to recommending any particular lender.

The Broker Group's panel of lenders includes a number of lenders and loan distributors that are part of the National Australia Bank Group. These include National Australia Bank Ltd and Plan Lending Pty Ltd.

The following are the lenders or lessors with whom we generally conduct our business:

- | | | |
|---------------------|------------------------|--------------------------------------|
| • AMP Bank | • Nabbroker | • Suncorp Metway Ltd |
| • ANZ Bank | • ING Direct | • Westpac Bank |
| • Bank West | • La Trobe Financial | • ME Bank |
| • Auswide Bank | • Liberty Financial | • Mystate Bank |
| • Commonwealth Bank | • NAB | • Murdoch Clarke Mortgage Management |
| • Heritage Bank | • Pepper Home Loans | • Virgin Money |
| • Homeloans Limited | • Plan Lending Pty Ltd | |

Top 6 lenders and % of residential business written in the previous financial year (1st July 2019 to 30th June 2020) by Hobart Home Loans:

Lender	% of portfolio
Suncorp Metway Bank	22%
ING Direct	19%
Virgin Money	15%
Commonwealth Bank	11%
My State	9%
PLANLend	9%
Total	85%

Ownership

We obtain mortgage aggregation services from the Broker Group. The Broker Group is a member of the National Australia Bank Group. The Broker group provides services at arms's-length to our business which include IT systems, loan information and lodgement systems, training and development, commission processing, conferences and professional development events, and assistance with regulatory and compliance obligations. In consideration of the services the Broker Group gives us, we pay fees to the Broker Group or the Broker Group retains some of the commission panel lenders pay on loans we arrange.

Our business is owned and managed independently from the Broker Group and National Australia Bank Limited (NAB)

FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We will not charge you any fees for providing credit assistance to you if your loan is placed with a lender that pays an introducer commission to Hobart Home Loans. If your loan is to be placed with a lender where Hobart Home Loans does not receive an introducer commission then a brokerage fee may be payable by you. More detail about those fees will be set out in a quote we will give to you before we provide you with credit assistance.

OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an 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

BLSSA has appointed our broker group as its agent to receive commissions from lenders and lessors and to pay us commission in relation to loan contracts or leases for which we act 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 [0.55%] and [0.77%] of the loan amount, GST Inclusive. 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 [0.11%] per annum and [0.33%] per annum of the outstanding loan amount, GST Inclusive.

Personal Loans

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

Trail commission payable by lenders in relation to personal 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 [] % per annum and [] % 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 [0.55%] and [3.3%] of the lease amount, GST Inclusive. 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 document we will provide to you at the same time as we provide you with credit assistance.

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

VOLUME BONUS ARRANGEMENTS

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.



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COMMISSIONS PAYABLE BY US

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee. More detail about those payments will be set out in the credit proposal disclosure document we will give to you before we provide you with Credit assistance.

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?

If we have a complaint, we request you follow these steps:

1. In the first instance, please contact your credit assistance provider.
2. If your complaint has not been resolved to your satisfaction within 5 business days, please contact our Complaints Area as detailed below:

Telephone: (03) 6228 2422 Monday to Friday 9am to 5pm (AEST)

Email: geoff@hobarthomeloans.com.au

Fax: 03 6228 2433

Mail: Hobart Home Loans Advice Complaints, PO Box 4548 Bathurst Street Post Office, Hobart 7000.

We may ask for additional information and request you to put your complaint in writing to ensure your issue is properly investigated.

3. In cases where your complaint will take longer to resolve, we will update you progressively.

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. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their 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/dispute to your satisfaction within five business days, they 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 the outcome of the investigation and the reason/s for our decision, or if required, we will inform you 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 Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Hobart Home Loan's external dispute resolution service provider is the Australian Financial Complaints Authority, which can be contacted via:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678 (free call)1
- In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

PRIVACY STATEMENTS

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 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;



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- 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 any 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 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 mortgage aggregator through whom we submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel. You can view our mortgage aggregator's privacy notice at <http://www.planaustralia.com.au/content/dam/planaustralia/Documents/Privacy-Statement-Broker-Clients.pdf>. It sets out how our mortgage aggregator manages your personal information and where you can find its privacy policy;
- if we are not an Australian Credit Licence holder, the Australian Credit Licence holder that authorises us to engage in credit activities. Our credit guide will tell you who that Australian Credit Licence holder is. If it is BLSSA Pty Ltd (BLSSA), you can view BLSSA's privacy notice at the same internet address as our mortgage aggregator's privacy notice. It sets out how BLSSA 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;



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- 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.

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. [Also, you can 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 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 notice 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.

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(3) 62282422

PRIVACY DISCLOSURE STATEMENT AND CONSENT

Hobart Home Loans ('we', 'us', 'our') is collecting personal and financial information about you.

1. The personal and credit-related information you provide will be held by us.
2. You appoint us your agent to act as an 'access seeker' to obtain your credit information from a credit reporting body (CRB) on your behalf and for the purpose of assisting you with your application for credit. You authorise us to disclose any credit-related information we obtain to prospective financiers in connection with your application for credit.
3. We may use credit-related information and any other information you provide to arrange or provide credit and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas.
 - CRBs, including for a credit guarantee purpose;
 - Overseas Countries client information is likely to be disclosed to, include - India;
 - Persons who provide finance or other products to you, or to whom an application has been made for those products;
 - any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
 - any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding our services
 - any investors, agents or advisers, trustees, ratings agency or business assisting us with funding for credit made available to you or any entity that has an interest in your finance;
 - where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
 - any person where you have provided us consent;
 - any of our associates, related entities or contractors
 - other guarantors or borrowers (if more than one) to borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
 - your referees, such as your employer, to verify information you have provided;
 - any person considering acquiring an interest in our business or assets; and
 - any organisation providing online verification of our identity.

5. Hobart Home Loans takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modifications.

In the extremely unlikely event that Hobart Home Loans suspects that there has been a data breach that may cause you serious harm, we will take all reasonable steps to assess if your data has been accessed or lost, and if this information being accessed or lost may cause you serious harm. This assessment will always be completed expeditiously and within 30 days.

If Hobart Home Loans finds that there has been a data breach that has the potential to cause you serious harm, this will be reported to the Office of the Information Commissioner and you directly.

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

Contact Person: Geoffrey Colls
Address: 223 Collins Street, Hobart Tasmania 7010
Email: Geoff@hobarthomeloans.com.au
Phone: (03) 6228 2422

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.

7. From time to time, Hobart Home Loans may contact you with information about products from either ourselves or our industry affiliates 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.

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

You agree that we may collect use and disclose your information as specified above.

Signature: _____

Name: _____

Date: _____

Signature: _____

Name: _____

Date: _____