CREDIT GUIDE

Beagle Finance Pty Ltd is licensed 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

Australian Credit Licence holder	Beagle Finance Pty Ltd (ACN 140 290 268)
Address	Level 24 52 Martin Place Sydney NSW 2000, Australia
Phone and e-mail	1300 346 787 lk_support@loankit.com.au
Australian Credit Licence number	383640
Internal Complaints Officer contact details	Complaints Manager complaints@finsure.com.au
External Dispute Resolution Scheme details	*Australian Financial Complaints Authority* **Website:** www.afca.org.au **Email:** info@afca.org.au **Telephone:** 1800 931 678 **In writing to:** 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:

Credit Representative's name	Ms Stephaney Guan
Address	Suite 703, 121 Walker Street, North Sydney NSW 2060
Phone	+61 404 735 058
E-mail	Stephaney@Myloansservices.com.au
Credit Representative number	516760
External Dispute Resolution Scheme details	*Australian Financial Complaints Authority* **Website:** www.afca.org.au **Email:** info@afca.org.au **Telephone:** 1800 931 678 **In writing to:** 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. OWNERSHIP

Finsure is ultimately owned by BNK Banking Corporation Limited trading as Goldfields Money, Australian Credit Licence number 246884. We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from BNK Banking Corporation Limited trading as Goldfields Money, we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.

4. PANEL LENDERS

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 6 providers to which our Representatives introduced borrowers are:

Commonwealth Bank of Australia (CBA) Westpac National Australia Bank (NAB) Australia and New Zealand Banking Group (ANZ)	Suncorp La Trobe Bank of China	Bankwest Latitude MA Money

5. 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.

6. 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.

7. 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 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.

8. COMMISSIONS RECEIVED BY US

We may receive commissions from the finance provider that provides your loan or lease. These are not fees 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.

9. 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.

10. 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.

11. 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.

12. 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.

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

13. 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.