

Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. 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.

Key Information

Our full name	BLSSA Pty Ltd ACN 117 651 760
Address	Level 26, 111 Eagle Street, Brisbane, Queensland 4000
Phone	03 9070 4852
Email	broker.advice@loanmarketgroup.com
Australian Credit Licence Number	391237
Internal Complaints Officer Contact Details	BLSSA Complaints Level 15, 360 Elizabeth Street, Melbourne Victoria 3000, Australia Email: resolutions@BLSSA.com.au Telephone: 03 9320 1082 or 1800 763 486 (free call)
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Residential

86 400	Bank of Queensland	Credit Union SA	Keystart Home Loans	Newcastle Permanent Building Society (NPBS)	Resimac
Adelaide Bank	Bank SA	Firefighters Mutual Bank	La Trobe Financial	Oak Capital	St George
AMP Australia	BankWest	FirstMac	Liberty	P&N Bank	Suncorp
ANZ Australia	Better Choice Home Loans	Health Professionals Bank	Macquarie	People's Choice Credit Union	Teachers Mutual Bank
Australian Financial	Beyond Bank	Heartland Seniors Finance	ME Bank	Pepper Money	UniBank
Auswide Bank	Bluestone	Heritage Bank	Mortgage Mart	PLANCustom	Victorian Mortgage Group
Bank First	Citibank	HomeStart	MyState	PLANExcel	Virgin Money Australia
Bank of Melbourne	Commonwealth Bank	ING	National Australia Bank	PLANLend	Westpac

Commercial

Adelaide Bank Commercial	Bank of Queensland Commercial	IMB Commercial	Liberty Commercial	Oak Capital Commercial	Scottish Pacific Commercial	Westpac Commercial
ANZ Commercial	Bank SA Commercial	ING Commercial	Macquarie Commercial	Pepper Money Commercial	St George Commercial	
Arch Finance Commercial	BankWest Commercial	Judo Bank Commercial	Medfin Finance	PLANEdge	Suncorp Commercial/Business	
Bank of Melbourne Commercial	Commonwealth Commercial	Latrobe Commercial	NAB Commercial	PLANElevate	Think Tank Commercial	

Asset Finance & Personal Loans

ANZ Asset Finance	Judo Bank Asset Finance	Macquarie Leasing	Pepper Money Personal Loans
Businessloans.com.au	Latitude Motor	Medfin Asset Finance	Plenti
Capital Finance	Latitude Personal Loan	Metro Finance	Scottish Pacific Asset Finance
CBA Asset Finance	Liberty Motor Finance	NAB Asset Finance	Westpac Equipment Finance
Firstmac Car Loans	Loans Today	Pepper Asset Finance	WISR

Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

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 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.

Acting in your Best Interests

Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests (Best Interests Duty). This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party

Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

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 accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

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. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

Our external dispute resolution scheme

If we do not reach an 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 advice before you enter any loan contract.

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 Charbel Boutros

Address 38 Burwood Road, BURWOOD NSW 2134

Phone 0297188700

Credit Representative Number 370263

The number of lenders used in the last financial year is 6*.

*This information reflects the lenders used in the previous financial year. If your authorised credit representative changed aggregators this may not be accurate but you can request more information from your broker.

Lenders - Your Authorised Credit Representative

The listing as follows confirms the 6 most frequently used lenders by your credit representative. This is not intended to be a comprehensive list as there are other lenders on the current PLAN Australia Panel that may be utilised depending upon the specifics of client circumstances.

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Commonwealth Bank	30.77%
2. Macquarie	23.08%
3. National Australia Bank	15.38%
4. Bluestone	15.38%
5. BankWest	7.69%
6. Pepper Money	7.69%

The PLAN Australia lenders I am accredited with.

1. 86 400 <input type="checkbox"/>	26. Citibank <input checked="" type="checkbox"/>	51. Liberty Commercial <input type="checkbox"/>	Personal Loans
2. Adelaide Bank <input type="checkbox"/>	27. Commonwealth Bank <input checked="" type="checkbox"/>	52. Liberty Motor Finance <input type="checkbox"/>	76. PLANCustom <input type="checkbox"/>
3. Adelaide Bank Commercial <input type="checkbox"/>	28. Commonwealth Commercial <input type="checkbox"/>	53. Loans Today <input type="checkbox"/>	77. PLANEdge <input type="checkbox"/>
4. AMP Australia <input checked="" type="checkbox"/>	29. Credit Union SA <input type="checkbox"/>	54. Macquarie <input checked="" type="checkbox"/>	78. PLANElevate <input type="checkbox"/>
5. ANZ Asset Finance <input type="checkbox"/>	30. Deposit Assure <input type="checkbox"/>	55. Macquarie Commercial <input type="checkbox"/>	79. PLANExcel <input type="checkbox"/>
6. ANZ Australia <input checked="" type="checkbox"/>	31. Deposit Power <input type="checkbox"/>	56. Macquarie Leasing <input type="checkbox"/>	80. PLANLend <input checked="" type="checkbox"/>
7. ANZ Commercial <input type="checkbox"/>	32. Firefighters Mutual Bank <input type="checkbox"/>	57. ME Bank <input type="checkbox"/>	81. Plenti <input type="checkbox"/>
8. Arch Finance Commercial <input type="checkbox"/>	33. FirstMac <input type="checkbox"/>	58. Medfin Asset Finance <input type="checkbox"/>	82. Prospa <input type="checkbox"/>
9. Australian Financial <input type="checkbox"/>	34. Firstmac Car Loans <input type="checkbox"/>	59. Medfin Finance <input type="checkbox"/>	83. Resimac <input type="checkbox"/>
10. Auswide Bank <input type="checkbox"/>	35. Get Capital <input type="checkbox"/>	60. Metro Finance <input type="checkbox"/>	84. Scottish Pacific Asset Finance <input type="checkbox"/>
11. Bank First <input type="checkbox"/>	36. Health Professionals Bank <input type="checkbox"/>	61. Mortgage Mart <input type="checkbox"/>	85. Scottish Pacific Commercial <input type="checkbox"/>
12. Bank of Melbourne <input type="checkbox"/>	37. Heartland Seniors Finance <input type="checkbox"/>	62. Moula (PL) <input type="checkbox"/>	86. St George <input checked="" type="checkbox"/>
13. Bank of Melbourne Commercial <input type="checkbox"/>	38. Heritage Bank <input checked="" type="checkbox"/>	63. MyState <input type="checkbox"/>	87. St George Commercial <input type="checkbox"/>
14. Bank of Queensland <input type="checkbox"/>	39. HomeStart <input type="checkbox"/>	64. NAB Asset Finance <input type="checkbox"/>	88. Suncorp <input type="checkbox"/>
15. Bank of Queensland Commercial <input type="checkbox"/>	40. IMB Commercial <input type="checkbox"/>	65. NAB Commercial <input type="checkbox"/>	89. Suncorp Commercial/Business <input type="checkbox"/>
16. Bank SA <input type="checkbox"/>	41. ING <input checked="" type="checkbox"/>	66. National Australia Bank <input checked="" type="checkbox"/>	90. Teachers Mutual Bank <input type="checkbox"/>
17. Bank SA Commercial <input type="checkbox"/>	42. ING Commercial <input type="checkbox"/>	67. Newcastle Permanent Building Society (NPBS) <input checked="" type="checkbox"/>	91. Think Tank Commercial <input type="checkbox"/>
18. BankWest <input checked="" type="checkbox"/>	43. Judo Bank Asset Finance <input type="checkbox"/>	68. Oak Capital <input type="checkbox"/>	92. UniBank <input type="checkbox"/>
19. BankWest Commercial <input type="checkbox"/>	44. Judo Bank Commercial <input type="checkbox"/>	69. Oak Capital Commercial <input type="checkbox"/>	93. Victorian Mortgage Group <input type="checkbox"/>
20. Better Choice Home Loans <input type="checkbox"/>	45. Keystart Home Loans <input type="checkbox"/>	70. P&N Bank <input type="checkbox"/>	94. Virgin Money Australia <input type="checkbox"/>
21. Beyond Bank <input type="checkbox"/>	46. La Trobe Financial <input checked="" type="checkbox"/>	71. People's Choice Credit Union <input type="checkbox"/>	95. Westpac <input checked="" type="checkbox"/>
22. Bluestone <input checked="" type="checkbox"/>	47. Latitude Motor <input type="checkbox"/>	72. Pepper Asset Finance <input type="checkbox"/>	96. Westpac Commercial <input type="checkbox"/>
23. Businessloans.com.au <input type="checkbox"/>	48. Latitude Personal Loan <input type="checkbox"/>	73. Pepper Money <input checked="" type="checkbox"/>	97. Westpac Equipment Finance <input type="checkbox"/>
24. Capital Finance <input type="checkbox"/>	49. Latrobe Commercial <input type="checkbox"/>	74. Pepper Money Commercial <input type="checkbox"/>	98. WISR <input type="checkbox"/>
25. CBA Asset Finance <input type="checkbox"/>	50. Liberty <input checked="" type="checkbox"/>	75. Pepper Money <input type="checkbox"/>	

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au