

----- Credit Guide -----

This Credit Guide will give you important information about our services and products we provide which are regulated under the National Consumer Credit Protection.

This business is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act) and this Document provides you with information about our credit services we may provide to you that are regulated under the Act.

Service we provide - Our services to you are that of a mortgage broker providing service for and assisting customers to apply for credit/loan products. To assist our clients in the home loan selection process, pre-qualification of suitability and the completion of required document for purchasing or refinancing of a property to settlement and provide convenient service. We will ask you to fill in a Preliminary Fact Find of personal and financial information.

AAA General Obligations to you, we would not –

- Enter into a financial arrangement
- Increase the credit limit of a current credit contract with you

If we find from a Client Fact Find of personal and financial information that the credit is unsuitable for you. We would refer to this assessment as unsuitable .

A Credit Contract maybe unsuitable for you -

- If a credit contract does not meet with your objectives and requirements
- If the credit assessment shows that it may cause you hardship
- If it is likely that you are unable to meet with your financial obligations

If we find that from the Client Fact Find and Financial Assessment that you provide that you can meet with your obligations without any financial hardship we will proceed with your request for credit /finance for assessment.

Access for a copy of the Suitability Assessment –

From your financial and personal information supplied for credit or increase in a credit/loan if this has been approved and you request a copy of the suitability assessment in writing we can provide this, if under two years this will be provided within seven dates of receipt of request , if after two years to seven years this will be provided within 21 days from receipt of request. .

The credit date is the date that the credit contract was entered into after October the First 2011.

If an application for credit or increase in credit was declined we are not required to provide this assessment.

Fees payable by you – We may from time to time charge a fee . Any fee payable will be given in a quote to you within the Fact Find Preliminary document we require for assessment before any finance is lodged, any fee can be deducted from finance loan settlement funds.

Commissions received or repaid by us – We may receive commissions or management fees from Banks/Lenders whose products we use. These fees are not payable by you. We maybe require to repay these fees to Bank/Lender if loans are discharged in general with in twenty four months. You may obtain further information and reasonable estimates by contacting us.

If you have a complaint –

Internal dispute resolution scheme – if you have a complaint please talk to us first, we are here to assist to resolve any complaint or issues, we encourage you to do this.

By telephone - please call discuss, if we are unable to resolve the matter over the telephone we may ask you to put this in writing.

In writing - please send us full details, including supporting documents and evidence, and explain what you would like us to do. Our contact details are listed below.

In person – We welcome the opportunity to meet with you upon your request

External dispute resolution scheme - We trust that we can assist you to resolve any issues but if we have not been able to deal with your issues to your satisfaction you can contact Consumer Ombudsman Service , you can obtain further details on request.

Consumer Ombudsman Service Limited

PO Box A252

Sydney South NSW 1235

Tel. 02 9273 8455

Web: www.cosl.com.au

For more information our details and contact information :

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COLS No. 406885

Fairquest Pty. Ltd.

AAA Financial Service Group

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