



CREDIT GUIDE AND QUOTE

Maxium Finance Pty Ltd is a Corporate Credit Representative (CRN 390593) of the I-Financial Group's Australian Credit Licence.

This document provides information about the services we provide.

We are licensed to arrange loans under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

As required by the NCCP Act this Credit Guide and Quote discloses the details of the Australian Credit Licensee and the Credit Representative (Mortgage Broker) who is providing Credit Assistance to you and how we get paid.

Key information

Licensee's full name	I-FINANCIAL GROUP PTY LIMITED (ABN 98 121 793 468)		
Address	Level 1, 37-43 Main Road Boolaroo NSW 2284		
Phone	02 4958 1835	Email	info@ifinancialgroup.com.au
Australian Credit Licence Number	384635		
Internal Complaints Officer contact details	Michael Way Compliance Manager 02 4958 1835 (Ext 203) compliance@ifinancialgroup.com.au		
External Dispute Resolution Scheme contact details	COSL (Credit Ombudsman Service Limited) 1800 138 422 www.cosl.com.au		

Credit Services we can provide

We can assist you with any of the following credit services:

- **Advice** - We can help you to choose a loan which is suitable for your purposes.
- **Choice** - We can provide you with information on a broad range of Lenders and products. Once you have chosen a loan that is suitable for you, we will help you to obtain an approval.
- **Execution Only** - Where you have already chosen a Loan or Lender we will assist you to obtain an approval.

Our panel lenders

We have an extensive panel of Lenders to whom we can introduce your business.

However, the NCCP Regulations require us to identify the six Lenders with whom we conduct the most business. They are, in alphabetical order:

- ANZ Bank
- CBA - also known as Commonwealth Bank of Australia
- I-Loan Finance
- NAB - previously National Australia Bank & including Homeside Lending (NAB subsidiary)
- St George Bank
- Westpac Bank

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan is not unsuitable.

We will collect this information by completing a Client Needs Analysis - sometimes referred to as a Fact Find.

The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

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 could 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.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- Telephoning 02 4958 1835
- E-mailing compliance@ifinancialgroup.com.au
- Writing to PO Box 109 Boolaroo NSW 2284
- Speaking to any representative of our business who will refer you to the Complaints Officer.

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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach 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 in the Table 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 or by visiting our website at www.ifinancialgroup.com.au

Our Credit Representatives

I-Financial Group Pty Limited has appointed a number of Credit Representatives to provide services on its behalf. Details of the Credit Representative you are dealing with (your Mortgage Broker) are set out below.

Credit Representative	Jayde Johnston		
Address	P O Box 19, North Lakes QLD 4509		
Phone	0432 835 186	Email	jayde@maxiumfinance.com
Credit Representative Number	390592		
EDR Scheme contact details	Credit Ombudsman Service Limited (COSL) Member Number: 410835 1800 138 422 www.cosl.com.au		

The information above applies specifically to the Credit Representative. In addition:

- The six financiers listed above are based on usage by the Licensee not the Credit Representative specifically.