

# Credit Guide

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.

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

<b>Credit Licensee</b>	Cascade Home Loans Pty Ltd as trustee for the Stelling Family Trust trading as Tradies Finance
<b>Australian Company Number</b>	109 925 895
<b>Australian Business Number</b>	98 221 683 672
<b>Australian Credit Licence</b>	392321
<b>Address</b>	Level 1, 614 South Road, Moorabbin VIC 3189
<b>Phone</b>	1300 556 840
<b>Fax</b>	03 9923 6153
<b>Email</b>	loans@tradiesfinance.com.au

## SERVICES WE PROVIDE

As your mortgage brokers, we will act as your lending experts; making sure you understand the loan repayments, loan features, fee and charges of your home loan.

Saving you time and money, we can search hundreds of loan products from a panel bank and non-bank lenders, comparing fees, charges and loan features to best suit your lifestyle.

If you need it, we can also help you with your car finance, business finance or insurance needs.

This document provides information about the services we provide 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.

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 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.

## OUR PANEL LENDERS

We source finance from a panel of financiers. The following are the financiers with whom we generally conduct the most business:

AFM	AMP	ANZ
Bank of Melbourne	Bank of Queensland	Bendigo and Adelaide Bank
Citibank	FirstMac	Heritage Bank
Homeloans Ltd	ING Direct	LaTrobe
Macquarie Bank	ME Bank	Pepper Home Loans
Redzed	Suncorp	Teachers Mutual Bank
VOW Home Loans		

## 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, or any lease we help you to enter, is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- Make reasonable inquiries about your requirements and objectives;
- Make reasonable inquiries about your finance situation;
- Take reasonable steps to verify your financial situation.

Credit will be considered unsuitable if at the time of the assessment, it is likely that:

- 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 is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within seven 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. 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.

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.

## FEES AND CHARGES

### FEES PAYABLE BY YOU

We may charge a fee for the credit assistance provided. More details about the fees payable by you will be set out in a quote which will be given to you before a finance application is lodged. You may obtain from us more information about how these fees and charges are worked out.

You may have to pay other fees and charges (such as the lenders application fee, valuation fee, government charges and other transaction 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 RECEIVED BY US

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

### 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 are generally small amounts and are in accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

## DISPUTES OR COMPLAINTS

### OUR INTERNAL DISPUTE RESOLUTION SCHEME

We believe that it is essential for our customers to be able to identify and deal with the person that has the ability, authority and property training to hear and respond appropriately to any complaints or disputes.

### HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS?

If at any time we have not met our obligations – or you have a complaint about any of our services, please inform us in the first instance so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

You can lodge complaints by contacting Rod Stelling, the Complaints Officer by:

- Telephoning 1300 556 840;
- Emailing Rod at [loans@tradiesfinance.com.au](mailto:loans@tradiesfinance.com.au);
- Writing to Rod at PO Box 74, Highett, Vic, 3190;
- Or by speaking to any employee 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.

We will observe the following principles in handling your complaint:

1. there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
2. we expect that both parties will make a genuine attempt to resolve a complaint promptly;
3. we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
4. We expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

### 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.

#### TIMEFRAME FOR RESPONSE

If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

#### OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If we do not reach an agreement on your complaint, you may take the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. You may also refer the complaint 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.

Our external dispute resolution service provider is the Credit and Investments Ombudsman Limited (CIO), previously known as Credit Ombudsman Service Limited (COSL). CIO can be contacted via:

<b>Free Call</b>	1800 138 422
<b>Email</b>	info@COSL.com.au
<b>Website</b>	www.cio.org.au
<b>Mail</b>	Case Management Team C/- Credit Ombudsman Service PO Box A252 SYDNEY SOUTH NSW 1235

The External Dispute Resolution scheme is a free service established to provide you with an independent mechanism to resolve specific complaints.

# Privacy Statement

## ABOUT US (“we, us, our”):

<b>(We, Us, Our)</b>	Cascade Home Loans Pty Ltd ACN 109 925 895 as trustee for the Stelling Family Trust trading as Tradies Finance (Australian Credit Licence 392321)
<b>Our Contact Details</b>	Office: Level 1, 614 South Road, Moorabbin VIC 3189 Postal Address: PO Box 74, Highett, VIC, 3190 Tel: 1300 556 840 Fax: (03) 9923 6153 Website: <a href="http://www.tradiesfinance.com.au">www.tradiesfinance.com.au</a>

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.

## OUR COMMITMENT TO PROTECT YOUR PRIVACY

We seek to provide the best possible service to its customers by providing the best possible range of financial products and services.

We understand how important it is to protect your personal information. This document sets out our Privacy Policy commitment in respect of personal information that you may provide to us.

We recognise that any personal information we collect about you will only be used for the purposes indicated in our policy. It is important to us that you are confident that any personal information we collect from you or is received by us will be treated with appropriate respect ensuring protection of your personal information.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles (APPs), formally the National Privacy Principles (NPPs), for the protection of personal information, as set out in the Privacy Act and any other relevant law.

## WHO ARE WE

We are an organisation that offers financial products and services within the mortgage industry. We process and assess information in respect of loan applications. We locate funders suitable to provide loans to you. We also market other products.

## PERSONAL INFORMATION AND SENSITIVE INFORMATION

### Personal Information

When we refer to *personal information* we mean information from which your identity is apparent. This information may include information or an opinion about you, from which your identity can reasonably be ascertained.

### Sensitive Information

When we refer to *sensitive information* we mean information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

## 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;
- 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 may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel;
- The Australian Credit Licence holder that authorises us to engage in credit activities;
- Referrers that referred your business to us;
- Financial services suppliers with whom we have arrangements;
- Valuation Firms;
- Lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- 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;
  - 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 & Website Privacy Policy available by contacting us. Please see our contact details above. [Also, you can read and obtain a copy of these policies at our website address set out above.] Our Privacy Policy & Website 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.

## DIRECT MARKETING

From time to time we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our offices by telephoning 1300 556 840 or by writing to us at PO Box 74 Highett VIC 3190. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

## UPDATING YOUR PERSONAL INFORMATION

It is important to our relationship that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we will ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

## ACCESS TO YOUR PERSONAL INFORMATION

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

To access personal information that we hold about you, use the contact details specified above. We may charge a fee for our costs in retrieving and supplying the information to you.

#### DENIED ACCESS TO PERSONAL INFORMATION

There may be situations where we are not required to provide you with access to your personal information. For example, such a situation would be information relating to an existing or anticipated legal proceeding with you, or if your request is vexatious.

An explanation will be provided to you, if we deny you access to your personal information we hold.

#### BUSINESS WITHOUT IDENTIFYING YOU

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where, it is lawful and practicable to do so, we will offer you the opportunity of doing business with us, without providing us with personal information. Such a situation would be where you make general inquiries about interest rates or current promotional offers.

Where sensitive information is collected, stored, used or transferred about you, we will only use this information if you have consented or in the exercise or defence of a legal claim.

#### HOW SAFE AND SECURE IS YOUR PERSONAL INFORMATION

We will take reasonable steps to protect your personal information by storing it in a secure environment, and when the information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

#### MORE INFORMATION

If you have any questions about our Credit Guide, Privacy Statement or anything about our services, just ask at any time. We're here to help you.

#### CHANGES TO THIS DOCUMENT

We are constantly reviewing all of our policies to keep up to date with changes with legislation, technology, business and market place practices.

As a consequence we may change this document as the need arises. Amendments to this document have been implemented as follows:

<b>21/12/2012</b>	The Tradies Finance Credit Guide (Credit Guide) was adopted.
<b>12/03/2014</b>	To reflect the changes in the Privacy Act which we incorporated our Privacy Statement into our Credit Guide. Name changed to Tradies Finance Credit Guide and Privacy Statement.
<b>19/09/2014</b>	To reflect the change in our Aggregator and their requirements together with including additional lenders and formatting to make more user friendly.
<b>11/12/2014</b>	To reflect the change in name of our External Dispute Resolution Scheme. The Credit Ombudsman Service Limited is now known as Credit and Investment Ombudsman Limited (CIO).
<b>12/10/2015</b>	Updated to reflect the change to our physical address. The CIO contact details have been updated.