



ABOUT US

Licensee	<p>Lending Association ("licensee") ABN: 91 149 564 250 Australian Credit Licence Number: 401226 Address: 2 Birmingham Street Alexandria NSW 2015 Tel: 02 8935 1111 Fax: 02 8935 1122 Email: laoffice@laemail.com.au Website: www.lendingassociation.com.au</p>
Broker Group	<p>Finance & Systems Technology Pty Ltd ("broker group") ACN: 092 660 912 Credit Representative Number: 392527</p>

We are a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information relating to our activities and those of our credit representatives. 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 from a licensee when we are acting as a credit representative, 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 as a credit representative.

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

Our assistance process

We are required by law to ensure that any credit product with which we assist you can be deemed "not unsuitable" for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- Make enquiries with you as to your needs;
- Make enquiries with you as to your financial position; and
- Collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

We can provide you with a report – called a Preliminary Assessment – on how we determined that any loan we assisted you with was not unsuitable for you. You may request this report up to seven years after we provided you with this assistance.

With what products do we provide assistance?

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases for you from a broad range of lenders and lessors through our broker group. Our broker group does not require us to recommend any particular lender and our broker group does not set any quotas or obligations on us relating to recommending any particular lender.

The following are the lenders or lessors with whom we generally conduct the most business:

1. ANZ
2. Commonwealth Bank
3. Westpac
4. National Australia Bank
5. ING
6. Macquarie Banking Group

This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

Our Broker Group

We obtain mortgage aggregation services from our broker group. The broker group is a member of the National Australia Bank Group. The broker group provides services at arm's-length to our business which includes IT systems, loan information and lodgement systems, training and development, commission processing, conferences and professional development events, and assistance with regulatory and compliance obligations. In consideration of the services the broker group gives us, we pay fees to the broker group or the broker group retains some of the commission panel lenders pay on loans we arrange.

Our business is owned and managed independently from the broker group and National Australia Bank Limited (NAB).



How do we get paid?

We are paid a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan and may pay us an ongoing percentage amount for the life of your loan.

These amounts are paid to us by the lender and are not payable by you. If you are interested and want an estimate of what our commission payment will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

We use the services of our broker group in order to gain access to many different Australian lenders. In return for this service, our broker group charges us a share of the commission paid to us by lenders. If you are interested and want an estimate of what the broker group's commission share will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

From time to time we or our broker group may receive a benefit, directly by way of cash bonus or additional commissions or indirectly by way of training, professional development days or sponsorship, if we or our broker group write a particular volume of loans offered by those lenders.

In some instances, we may also charge you a direct fee for our services. The fee payable will depend on the complexity of your situation but will be separately disclosed to you in our Credit Quote that we will provide for your signoff before we proceed with assisting you.

Referral fees

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee. More detail about those payments will be set out in the credit proposal disclosure document we will give to you before we provide you with credit assistance.

We may obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

What if you are not happy with our services?

At Lending Association, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Phone: 02 8935 1111
Fax: 02 8935 1122
Email: paul@laemail.com.au
Address: 2 Birmingham St, Alexandria NSW 2015
Mail: PO Box 7203, Alexandria NSW 2015

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party, the Credit & Investments Ombudsman (CIO). You can contact CIO at:

PO Box A252
Sydney South NSW 1235
1800 138 422
<http://www.cio.org.au>