

Credit Guide

In this document, 'Lending Association', 'we', 'us', and 'our' are references to Lending Association Group Holdings Pty Ltd, and any related bodies corporate, including the brands Ag Fin Australia, Doctors Only, and LA Private (collectively the LA Group of companies).

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

Name	Lending Association Group Holdings Pty Ltd ACN: 687 304 392
Address	2 Brimingham Street, Alexandria NSW 2015
Phone	02 8935 1111
Email	conciierge@thelagroup.com.au
Australian Credit Licence Number	569606
Internal Complaints Officer	Thomas Pesce
Contact Details	2 Birmingham Street, Alexandria NSW 2015 Email: thomas.pesce@thelagroup.com.au Telephone: 02 8935 1111
External Dispute Resolution Scheme	Australian Financial Complaints Authority
Contact Details	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

Adelaide Bank	Brighten	ING	Resicom
AFG Home Loans	Bridgit	Keystart	Resimac
AMP	Citibank	Judo Bank	RedZed
ANZ Bank	Commonwealth Bank of Australia	Latitude	Q Bank
Apollo	Credit Union SA	LaTrobe Financial	Queensland Country Bank
Athena Home Loans	Firefighters Mutual Bank	Liberty Financial	Society One
Athurmac	Firstmac	MA Money	St George
Auswide Bank	GO Beyond	Macquarie Bank	Sucasa
Australian Military Bank	Go Edge	ME Bank	Suncorp
Bank Australia	Go Flexi	Mystate Bank	Teachers Mutual Bank
Bank First	Granite Home Loans	National Australia Bank	The Capricornian Bank
Bank SA	Great Southern Bank	Newcastle Permanent	Think Tank
Bank of China	Health Professionals Bank	Now Finance	UBank
Bank of Melbourne	Heartland Senior Finance	ORDE Financial	UniBank
Bank of Queensland	Hejaz Financial Services	OwnHome	Victorian Mortgage Group
Bank of Sydney	Heritage Bank	Paramount Mortgage Services	Virgin Money
Bankwest	HomeStart	Pepper Money	Wave Money
Beyond Bank	Household Capital	People's Choice Credit Union	Westpac
BC Invest	HSBC Australia	People First Bank	Wiser
BCU Bank	Hume Bank	Plenti	
Bluestone	IMB Bank	P&N Bank	

Commercial

ANZ Commercial	Better Choice Commercial	La Trobe Commercial	Pepper Money Commercial
Aquamore	Commonwealth Bank Commercial	Liberty Commercial	Prime Capital
Arch Finance Commercial	Funding	Macquarie Commercial	Qualitas Commercial
Assetline Commercial	GCI Funds	Medfin Finance	Redzed Commercial
Australian Mortgage Fund	Go Beyond Commercial	N1 Holdings	Scottish Pacific Commercial
Bank of Melbourne Commercial	Go Flexi Commercial	NAB Commercial	St George Commercial
Bank of Queensland Commercial	Granite Commercial	ORDE Financial	Suncorp Commercial and Business
Bank SA Commercial	ING Commercial	Pallas Capital	
Bendigo Bank Commercial	Judo Bank Commercial	Paramount Commercial	

Asset Finance & Personal Loans

Affordable Car Loans	Early Pay	MoneyMe Personal Loans	Selfco
Aquamore/Alex Bank (PL)	Finance One	MoneyPlace	Society One
Alex Bank (AF)	Firstmac Car Loans	MoneyTech	TP24
AMMF	FlexiCommercial	Morris	Westpac Equipment Finance
Angle Finance	Judo Bank Asset Finance	NAB Asset Finance	WISR (PL)
ANZ Asset Finance	Latitude Motot	NOW Finance (PL)	WISR (AF)
Azora	Latitude Personal Loan	NOW Finance (AF)	
Banjo	Liberty Motor Finance	Pepper Asset Finance	
Bank of Queensland Asset Finance	Maple	Pepper Money Personal Loans	
Branded Financial Services	Medfin Asset Finance	Plenti	
Capital Finance	Metro Finance	Plenti Auto Finance	
CBA Asset Finance	Money3	Resimac Asset finance	
Dynamoney	MoneyMe Autopay	Scottish Pacific Asset Finance	

This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised.

- Bankwest – 20%
- Macquarie Bank – 12%
- National Australia Bank – 10%
- LaTrobe Financial – 9%
- ANZ Bank – 7%
- Suncorp – 6%

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available.

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.

Commission received by us	We 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	We must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	We 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	We 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