

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

Privacy Statement

Lending Association Group Holdings Pty Ltd ABN 33 687 304 392, 'Lending Association' needs 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.

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Collection of your information

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 (for example, from public registers or social media) or made available by third parties 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 and disclose your personal information to our associated entities, our brokers, our panel of lenders, other service providers and agents that we use in the ordinary course of our business, such as:
- Giving you credit assistance;
- Giving you information about loan products or related services including help, guidance and advice;
- Considering whether you are eligible for a loan or lease or any related service you requested including identifying or verifying you or your authority to act on behalf of a customer;
- 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;
- Telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- Identifying opportunities to improve our service to you and improving our service to you;
- 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.

Use of technology

We may use computer systems to support us in providing services to you. These systems process personal information to evaluate your circumstances, helping us filter and identify products that may be suitable to you based on your needs and eligibility criteria.

To ensure the security and confidentiality of your data, we utilise secure versions of these technologies designed to enhance privacy and to ensure we comply with our obligations. These systems are used explicitly as tools to assist in our service offering rather than replace. We, and not

the computer systems, make the final decision as to which products will be recommended or made available to you.

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 Broker Groups through whom we submit loan or lease applications to lenders or lessors on the Broker Groups' panel. You can access the Broker Groups' privacy notices at <http://www.fastgroup.com.au/privacy> and <https://www.afgonline.com.au/privacy-policy/>
- It sets out how those Broker Groups manage your personal information and where you can find their privacy policies;
- Referrers that referred your business to us;
- Financial services suppliers with whom we have arrangements;
- Valuers;
- 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 for purposes including, without limitation, storing or analysing information;
- 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.

In providing your personal information you consent to us collecting, storing and using your personal information in the manner set out in this document and you consent to us disclosing your personal information to our associated entities and each of their officers, contractors, employees and agents who may collect, store and use your personal information in the manner set out in this document.

Sharing outside of Australia

We may use overseas organisation to help conduct our business. As a result, we may need to share your information (including credit information) with such organisations outside Australia. The countries in which those organisations are located are:

- India
- Fiji

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. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

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.

Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Thomas Pesce

Address: 2 Birmingham Street Alexandria NSW 2015

Phone: 02 8935 1111

Email: thomas.pesce@thelagroup.com.au

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

Marketing

From time to time, Lending Association may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

SMS Communication

By providing your number, you consent to receive SMS communication from Lending Association for:

Service Updates

- Status of inquiries, applications, or requested notices.
- Requested Info: Details on products you have specifically asked about.
- Marketing: Promotional content (where you have not opted out).

How We Use SMS Information

Your mobile number is collected and used in accordance with our Privacy Policy for purposes including:

- communicating with you about our services,
- providing updates or relevant information,
- responding to enquiries or requests,
- sending marketing communications you have consented to receive.

Your information may be processed by trusted third-party service providers who assist us with communications and technology services, acting on our behalf and in accordance with our privacy obligations.

Opting Out of SMS Messages

You can opt out of receiving SMS marketing messages at any time by:

- replying STOP to any SMS we send, or
- contacting us at marketing@laemail.com.au

If you opt out of marketing SMS messages, we may still send you non-promotional messages where required to provide services you have requested or to meet legal or contractual obligations.

Security of your personal information

Lending Association takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

Updating your personal information

Lending Association takes reasonable steps to ensure that the personal information we hold about you is accurate, complete and up to date. If you believe that the information we hold is not up to date or is inaccurate, please contact us so we can update our records and ensure we continue to provide quality services to you.

Feedback on the handling of your personal information

Should you be unsatisfied in the manner in which Lending Association has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Mail: GPO Box 5218
SYDNEY NSW 2001

You can learn more about the Privacy Act and your rights at www.privacy.gov.au