

Licensee Credit Guide

This document provides information about the services we provide. 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.

Licensee details

Credit Licensee	Vow Financial Pty Ltd
Australian Company Number	138 789 161
Australian Credit Licence Number	390261
Address	Level 11, No 1 Chifley Square, Sydney, NSW 2000 PO Box H265, Australia Square, NSW 1215
Phone	1300 656 922
Email	compliance@vow.com.au

Services we provide

Vow Financial is one of Australia's largest finance aggregators with a national network of more than 800 brokers. Brokers within the group assist clients with various credit products including home loans, investment loans, personal loans and consumer leases.

We will help you to choose a loan or lease which is suitable for your purposes. Additionally, we will provide you with information on a broad range of financiers and products. Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval.

Our panel lenders

We source finance from a panel of financiers. The financiers named below are the six financiers with which we conduct the most business.

- Commonwealth Bank
- ANZ
- NAB
- Westpac
- St George
- Suncorp

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 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:

- 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 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.

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 payable by you

Vow Financial does not charge you for the services it provides. However, our credit representatives sometimes charge fees for their services. More details about the fees payable by you will be documented in the quote. You may also obtain more information from your credit representative about how these fees and charges are worked out and a reasonable estimate.

You may also be required to pay the lender's application fee, valuation fee, government charges and other transaction fees.

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

Vow Financial and our credit representatives 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 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.

Our internal dispute resolution scheme

We, at Vow Financial, believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes. We are committed to the effective handling of complaints and timely resolution of disputes.

Receiving complaints and the complaint process

If you have a complaint or a dispute, you have the option of either contacting your broker or lodging the complaint directly with Vow Financial.

You can lodge complaints with Vow by contacting the Complaints Officer by:

Phone: 1300 656 922
Email: complaints@vow.com.au
Address: PO Box H265, Australia Square, NSW 1215

You can also speak with 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.

We will observe the following principles in handling your complaint:

- 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;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- 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;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Timeframes 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 agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is CIO (Credit and Investments Ombudsman).

Free call: 1800 138 422
Phone: 02 9273 8400
Fax: 02 9273 8440
Email: info@cio.org.au
Website: <http://www.cio.org.au/>
Mail: Case Management Team
C-/Credit and Investments Ombudsman
PO Box A252
Sydney South NSW 1235

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

More information

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

Representative Credit Guide

We have appointed the person below as our credit representative in the provision of credit assistance to you.

Credit representative details

Credit Representative Name [individual name not company name]	Laurayne Walkerden
Credit Representative Number [This refers to your individual CR number not company number]	384896
Business Name	KEY STRATEGY SOLUTIONS
Address	P O BOX 165 OATLANDS
Phone	1300 887 630
Email	laurayne@keystrategysolutions.com

The information detailed above applies specifically to the credit representative.

In addition, the credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the representative. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.

The credit representative has access to the financiers listed in the licensee credit guide above.

Fees payable by you

The credit representative does not charge you for the credit services because the representative receives commission from the financier or the licensee. However, you may need to pay the financier's application fee, valuation fees, and other fees.

OR

If the credit representative does charge a broker fee for the credit services provided. More details about the fees payable by you must be set out in a combined quote & proposal, which will be given to you, for acceptance in writing, before a finance application is lodged. You may obtain from the credit representative more information about how these fees and charges are worked out.

Representative's external dispute resolution scheme

If the credit representative is unable to resolve your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. The external dispute resolution provider is CIO (Credit & Investments Ombudsman).

Free call: 1800 138 422
Phone: 02 9273 8400
Email: info@cio.org.au
Website: http://www.cio.org.au
Mail: Case Management Team
 C-/Credit & Investments Ombudsman
 PO Box A252
 Sydney South NSW 1235