

## CREDIT GUIDE

Intrinsic Financial Solutions Pty Ltd trading as 'Intrinsic Financial Solutions Pty Ltd', is a licensed provider of credit assistance to assist you with finance under the *National Consumer Credit Protection Act 2009* ("NCCP Act"). This document provides you with information about us and our representative ("we, us, our"), with whom you are dealing and the services we provide.

### Key Information

Australian Credit Licence	Intrinsic Financial Solutions Pty Ltd
Australian Credit Licence Number	431211
Phone & e-mail	m: 0421 733 879 e: alex@ifsloans.com.au
Address	Level 27, 101 Collins St Melbourne VIC 3000, Australia

### Our Credit Representatives

Details of the Credit Representative with whom you are dealing is:

Credit Representative Name	Mr Alex Zaikin
Credit Representative Number	
Phone & e-mail	m: 0421733879 e: alex@ifsloans.com.au
Address	Level 27, 101 Collins St Melbourne VIC 3000, Australia

### Panel Lenders

We arrange loans from a broad range of lenders and credit products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source credit products from a panel of lenders.

Below are the lenders with whom we conduct the most business with:

Allianz - Direct	La Trobe
ANZ	CBA
ORDE Financial	NAB
MA Money	HSBC Bank
Bank of Melbourne	Bank of Sydney

### Information required from you

Under the NCCP Act, before we suggest or assist you with entering into a loan (or lease) or increasing the credit limit of an existing loan, we must assess if that loan will be unsuitable for you.

We will need to ask you a series of questions to make this assessment. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify the details of your financial situation.

A loan or lease will be unsuitable if, at the time of making the assessment, it is likely that:

- you cannot afford to make the proposed repayments, or only with substantial hardship; or
- the loan or lease does not meet your requirements and objectives.

For these reasons, we must ask you to provide us with a significant amount of information, much of which we will need to verify. It is therefore very important that the information you provide to us is accurate and complete.

If we provide you with credit assistance, we are required to provide you, upon your request, a copy of our credit assessment for up to seven years after the date of the assistance.

### Information provided by us

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.

### Fees payable by you

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a Credit Quote which will be provided to you for your signed acceptance before we provide you with credit assistance.

You may need to pay other fees and charges (such as application fees, valuation fees and other fees) to the lender as part of the application process. These will be detailed in a Statement of Credit Assistance that we will provide to you before applying for finance.

### Commissions received by us

We may receive commissions from the lender that provides you with the loan or lease. These are not fees payable by you. Further details of the commission earned by us will be provided in the Statement of Credit Assistance that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from lenders relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

### Commissions and fees payable by us

We obtain referrals from a broad range of sources including call centre companies, real estate agents, accountants, solicitors or other businesses. We may pay a fee or commission to these businesses for referring you to us. These are not fees payable by you.

Any referral fee or commission paid in relation to your referral will be disclosed in the Statement of Credit Assistance.

### Internal Dispute Resolution

We hope that you are delighted with our services. however, if you have any complaints, you may contact our Complaints Manager on the details below:

Email	alex@ifsloans.com.au
Telephone	0421 733 879
In Writing	Level 27, 101 Collins St Melbourne VIC 3000, Australia

### External Dispute Resolution

If you are not satisfied with the outcome of your complaint, you may refer the matter to the Australian Financial Complaints Authority (AFCA).

AFCA is a service provided to you, that gives you access to a fair, free and independent dispute resolution for financial complaints.

Online	<a href="http://www.afca.org.au/make-a-complaint">www.afca.org.au/make-a-complaint</a>
Email	info@afca.org.au
Telephone	1800 931 678

### Privacy disclosure statement

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services.
3. We may exchange the information with the following types of entities, some of which are located overseas:
  - Persons who provide finance or other products to you, or to whom an application has been made for those products.
  - Financial consultants, accountants, lawyers, and advisers
  - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
  - Any person where we are required by law to do so
  - Any of our associates, related entities, contractors, and outsourcing partners some of which are in the Philippines
  - Persons to verify the information you have provided, such as your employer, accountant, or superannuation provider
  - Any person considering acquiring an interest in our business or assets
  - Any organisation providing online verification of your identity
4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available from [Privacy Policy](#)

### Do you have any questions?

If you have any questions about this Credit Guide or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you

**Confirmation of Receipt**

\_\_\_\_\_  
Applicant 1 Signature

\_\_\_\_\_  
Applicant 2 Signature

\_\_\_\_\_  
Applicant 1 Name  
Date of Signature:

\_\_\_\_\_  
Applicant 2 Name  
Date of Signature:

\_\_\_\_\_  
Applicant 3 Signature

\_\_\_\_\_  
Applicant 4 Signature

\_\_\_\_\_  
Applicant 3 Name  
Date of Signature:

\_\_\_\_\_  
Applicant 4 Name  
Date of Signature: