

FINANCIAL SERVICES CREDIT GUIDE, FS Group Pty Ltd

ABN: 11 458 984 463

Licensed Credit Provider No: 389267

This guide acknowledges your right to ask us about our services namely, the type of recommendation given and your costs in completing a transaction. It also provides direction if you are dissatisfied or have a complaint about the services I have provided. For your further information I have detailed in this guide the action that you may take to satisfy any query that may arise in our dealings. I welcome the opportunity to promptly resolve, to the best of my ability, any dispute that you feel justified in bringing to my attention. Early contact where disputation occurs, in most cases, solves any unnecessary unpleasantness.

OVERVIEW

FS Group Pty Ltd has been established as a result of many years of dedicated, professional service to business and retail clients. I through my network of representatives and allied support have vast experience in providing clients with professional service in the provision of credit finance and other associated credit facilities.

FS Group Pty Ltd endorses and abides by the relevant Codes of Conduct and strictly adheres to the various Acts of Parliament and those passed by the National and the various State and Territory governments of Australia. We also comply with all requirements as directed by ASIC our National Regulator. We are members of Finance Broking industry associations ensuring we follow ethical and professional practices. All this is explained in the Statement of Credit Advice which is available to you on appointing us to act on your behalf.

OUR SERVICES

Why people select FS Group:

- We are an Accredited Credit Provider
- We offer a choice of product from 38 lending institutions
- We are a MFAA industry association member
- We have been established since 2005.
- Reputation for quality customer service and care

AVAILABLE PRODUCTS

Variable Rate Loans
Fixed Rate Loans
Interest Only Loans
Reverse Mortgages

Professional Package Loans
Split Loans
Lo- Doc Loans
Non- Conforming Loans

Lines of Credit
Offset Savings Accounts
Bridging Finance
Motor vehicle hire purchase

GENERAL FINANCE

Leasing • Hire Purchase • Chattel Mortgage • Business Loans

We maintain an updated list of approved complementary lenders which I can present to you illustrating a comprehensive range of finance options that would be suitable for your needs and financial objectives. To highlight this, a current product summary sheet will be provided for every recommended loan demonstrating the various key features of the particular product.

YOUR AUTHORISED CREDIT REPRESENTATIVE (ACR)

Your ACR is representing **FS Group Pty Ltd** and as such has to meet Training, Professional Qualifications and competency standards as part of the industry requirements. We are regularly undertaking training and courses to maintain all representatives' level of professionalism. Please view your ACR's individual profile.

RESPONSIBILITY FOR CONDUCT

Your Authorised Credit Representative acts as either an employee or a contractor on behalf of **FS Group Pty Ltd** who is responsible for any financial product or recommendation that is provided to you by me.

All Credit Representatives and Licensees by law, have Professional Indemnity insurance to cover any potential claims. They are also closely monitored and supervised by insert name of licensee to ensure:

- they comply with credit legislation and conditions of their registration
- that clients are not disadvantaged by any conflicts of interest that arise wholly or partly in relation to credit activities
- that credit activities are engaged in efficiently, honestly and fairly.

FEES, CHARGES AND NOTICE OF DISCLOSURE

Our income is mainly derived by a commission payment from a lender. However a broker is entitled, in some cases, to charge a fee for service. That fee charged may be a percentage of the loan amount or a fixed sum and can vary from product to product.

It is pointed out that a share of any commission earned by Licensee name may be passed on to a Third Party who has introduced a client to us for assistance in financial borrowings. This payment to a "Referrer" is at the sole discretion of **FS Group Pty Ltd**.

All fees and charges will be detailed to you verbally and confirmed in writing in the Statement of Credit Advice and the Authorised Credit Representative Profile that accompanies this Credit Guide.

After considering the information disclosed to you in the Credit Guide, I acknowledge that you have the right to appoint, should you so desire, another credit representative to negotiate any loan requirements.

SUITABILITY OF LOANS TO YOUR FINANCIAL OBJECTIVES

It is our duty to have a complete knowledge of your current financial situation, financial objectives and borrowing needs before we can recommend a suitable loan package that would meet your requirements. Our views will be presented to you in our Statement of Credit Advice.

As a credit licensee we and our representatives are required to:

- Make reasonable inquiries about the consumer's financial situation, and their requirements and objectives
- Take reasonable steps to verify the consumer's financial situation
- Make a preliminary assessment (for providing credit assistance) or final assessment (if a credit provider) about whether the credit contract is 'not unsuitable' for the consumer (based on the inquiries and information obtained in the first two steps).

You as the consumer can request for a written copy of the preliminary assessment or final assessment (as relevant).

However you may simply elect to apply for a loan that you have already selected. If this is the case, we will not enquire about your needs and objectives but will still issue you with a NIL Statement of Credit Advice and proceed directly with the finance application for submission to your selected lending institution.

YOUR PRIVACY PROTECTION

Your Credit Representative will maintain a file which contains all the personal details you have disclosed to me and the information included in the Statement of Credit Advice. You can arrange to examine your personal file by simply contacting me to make the arrangement.

Our company Privacy Policy is set out in detail on the last page of this Credit Guide.

COMPLAINTS

If you have a complaint about the services I provide, the following options for resolution are available.

1 First Option

Most complaints or disputes arise from miscommunication and can usually be resolved amicably without delay. If you find yourself in this situation, contact me and explain your concerns in order for me to provide a speedy resolution.

2 Second Option

If you are not satisfied with my response then please contact my Licensee FS Group Pty Ltd as follows:

Contact name of our complaints officer: Damon Church

Contact phone number: 02 9659 4233

Email: complaints@financeseekers.com.au

3 Third Option

If you feel after following both the previous options your complaint has not been satisfied, you may contact our following ASIC approved complaints body being:

Name of EDR scheme: Credit Ombudsmen Services Limited

Contact person if available: Complaints officer

Phone number: 1800 138 422

Online form: <http://www.cosl.com.au/Contact>

Address: Case Management Team
C-/Credit Ombudsman Service
PO Box A252
Sydney South NSW 1235

AUTHORISED CREDIT REPRESENTATIVE PROFILE

Dated: 06 / 1 / 2011

Authorised Credit Representative Number: 389267

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|---|--|
| Introduction | My name is Rebecca Jarrett-Dalton and I am an Authorised Credit Representative of FS Group Pty Ltd. |
| My educational qualifications and experience | I have worked in the Credit/Finance Industry since 2001 and hold the following qualifications: CERTIFICATE IV IN MORTGAGE BROKING ANTI MONEY LAUNDERING / COUTNER TERRORIST FINANCE (AML/CTF) CERTIFIED |
| The products I can recommend to you | Home and investment loans for residential property Business loans with residential property security Motor vehicle and equipment leases, chattel mortgages and hire purchases |
| The services I can offer to you | Please refer to page 1 of the Financial Services Credit Guide. |
| How my principal and I are paid | <p>THE LICENSEE</p> <p>Please refer to page 2 of the Financial Services Credit Guide. FS Group Pty Ltd is paid by way of commission or fee upon drawdown of the loan.</p> <p>The Authorised Credit Representative</p> <p>FS Group Pty Ltd initially receives all commission and fee for service amounts and subsequently splits these amounts with me. The Statement of Credit Advice will disclose the manner in which the commissions and fees are split between FS Group Pty Ltd and the Referring Party where applicable.</p> <p>For details of other possible benefits, please refer to the Financial Services Credit Guide and/or Statement of Credit Advice.</p> <p>UPFRONT COMMISSION & ONGOING FEES (TRAILS)</p> <p>The upfront commission for lending type financial products can range between 0% and 0.8% depending on the product provider, while on-going or trail commissions may range between 0% and 0.25%. For example, for a loan of \$100,000 with a funder paying 0.6%% initial commission and 0.25% trail commission, the upfront commission would be \$600 and thereafter \$250.00 per year.</p> |
| Other benefits, interests or associations | FS Group Pty Ltd or Rebecca Jarrett-Dalton holds no benefits, interests or is associated with any of the lenders that supply the finance products or any interests in the assets being purchased. |
| How to find me | My office is situated at 110 / 25 Solent cct Baulkham Hills NSW 2153. If you'd like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 02 9659 4233 or mobile 0404 494 929 |
| Complaints | Please refer to the credit guide I have handed to you for the recommended procedures to enable any of your concerns or issues to be addressed as quickly as possible. I am a member of an ASIC approved EDR scheme in line with my licensing requirements and would like to ensure any issues you have are addressed. |

This document, the Authorised Credit Representatives Profile, should be read in conjunction with FS Group Pty Ltd, Licence Number 389267 Financial Services Credit Guide dated 6/1/11. Distribution of the Authorised Credit Representatives Profile by the Authorised Credit Representative detailed above has been approved by the licensee, FS Group Pty Ltd.

AUTHORISED CREDIT REPRESENTATIVE PROFILE

Dated: 06 / 1 / 2011

Authorised Credit Representative Number: 389267

| | |
|---|--|
| Introduction | My name is Damon Church and I am an Authorised Credit Representative of FS Group Pty Ltd. |
| My educational qualifications and experience | I have worked in the Credit/Finance Industry since 2001 and hold the following qualifications: CERTIFICATE IV IN MORTGAGE BROKING ANTI MONEY LAUNDERING CERTIFIED |
| The products I can recommend to you | Home and investment loans for residential property Business loans with residential property security Motor vehicle and equipment leases, chattel mortgages and hire purchases |
| The services I can offer to you | Please refer to page 1 of the Financial Services Credit Guide. |
| How my principal and I are paid | <p>THE LICENSEE</p> <p>Please refer to page 2 of the Financial Services Credit Guide. FS Group Pty Ltd is paid by way of commission or fee upon drawdown of the loan.</p> <p>The Authorised Credit Representative</p> <p>FS Group Pty Ltd initially receives all commission and fee for service amounts and subsequently splits these amounts with me. The Statement of Credit Advice will disclose the manner in which the commissions and fees are split between FS Group Pty Ltd and the Referring Party where applicable.</p> <p>For details of other possible benefits, please refer to the Financial Services Credit Guide and/or Statement of Credit Advice.</p> <p>UPFRONT COMMISSION & ONGOING FEES (TRAILS)</p> <p>The upfront commission for lending type financial products can range between 0% and 0.8% depending on the product provider, while on-going or trail commissions may range between 0% and 0.25%. For example, for a loan of \$100,000 with a funder paying 0.6%% initial commission and 0.25% trail commission, the upfront commission would be \$600 and thereafter \$250.00 per year.</p> |
| Other benefits, interests or associations | FS Group Pty Ltd or Damon Church holds no benefits, interests or is associated with any of the lenders that supply the finance products or any interests in the assets being purchased. |
| How to find me | My office is situated at 110 / 25 Solent cct Baulkham Hills NSW 2153. If you'd like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 02 9659 4233 or mobile 0410 536 164 |
| Complaints | Please refer to the credit guide I have handed to you for the recommended procedures to enable any of your concerns or issues to be addressed as quickly as possible. I am a member of an ASIC approved EDR scheme in line with my licensing requirements and would like to ensure any issues you have are addressed. |

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APPROVED PRODUCT LIST

Licensee holder name: FS GROUP PTY LTD

Licensee number: 389267

As at: 06/JANUARY/2011

Platforms or Aggregator's software

VOW FINANCIAL - BROKERFIRST

SYMMETRY

Products

| | | | |
|---------------------------|---------------------------|-------------------------|-----------------------------|
| Acuity Home Loans | Commonwealth Bank | La Trobe Financial | RBS |
| ALI Group | Esanda Finance | Liberty Financial | RBS (formerly ABN AMRO) |
| AMP Banking | Firstmac | Macquarie Bank | St. George Bank |
| ANZ Bank | GE Money | Macquarie Leasing | Suncorp Bank |
| Australian First Mortgage | Heritage Building Society | Maxis Loans | The Money Factory |
| BankWest | Homeloans Limited | MKM Capital | The Rock Building Society |
| Bluestone Mortgages | Homeside Lending | National Australia Bank | Westpac Banking Corporation |
| BMC | IMB | Paramount Mortgages | Widebay Credit Union |
| BMW Finance | ING Direct | Pepper Home Loans | |
| Citibank | Keystart Loans Limited | Pioneer Homeloans | |

Insurance companies

ALI Group
Allianz
QBE

General insurance

ALI Group
Allianz
QBE

Other products

Deposit Power

PRIVACY POLICY

Our Commitment

At FS Group Pty Ltd ("the Company"), we recognise that your privacy is important.

We are bound by, and committed to supporting, the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001. The information set out below is largely a summary of our obligations under the NPP.

Use and Disclosure

We are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with comprehensive financial advice and services is dependent on us obtaining certain personal information about you, which may include:

1. Name and address
2. Employment details and employment history;
3. Phone numbers, email address and personal or PO Box address
4. Career history
5. Credit Card details (for credit card payments)
6. Banking details (for EzyPay/SmartFee applicants)

Legal requirements: We will destroy or de-identify your personal information when it is no longer required.

Access and Correction

You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law.

We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

The Company reserves the right to charge a fee for searching for and providing access to your personal information. In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependant to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

Privacy Complaints

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Openness

We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure.

The Company may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

Collection

Our main purposes for collecting personal information are to facilitate enrolment in our courses or advise of future courses and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

Data Security

We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy statutory requirements of the Act.

We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of the Company. It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy.

The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

Identifiers

In some circumstances we are required to collect corporate identifiers, for example, Credit Card details. We will not use or disclose this information other than when required to do so by law or, or when consented to by you.

Anonymity

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

Sensitive Information

Without your consent, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

Contact Details

Privacy Officer: Rebecca Jarrett-Dalton
PO Box Address: PO BOX 6342 Baulkham Hills BC NSW 2153
Address: 110 / 25 Solent cct Baulkham Hills NSW 2153
Telephone: 02 9659 4233
Facsimile: 02 9659 4288
Email: help@financeseekers.com.au