



CREDIT GUIDE

SELECT MY LOAN PTY LTD (t/as) SME LOAN BROKERS The Credit Representative of Laverne Capital Pty Ltd (ACL 482937)

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

This Credit Guide summaries our goals and standards, offerings, fees, and commissions. Please don't hesitate to ask if you need more information or clarification.

This Credit Guide has been generated by:

Business Name	SME Loan Brokers
Authorised Credit Representative name and Number	Select My Loan Pty Ltd (CR: 501263) Registered office : 17 Hilda St, Prospect , NSW 2148
Address	Office Address: Suite 6 /96 Wigram Street,Harris park, NSW, 2150
Email Address	info@smeloanbrokers.com.au
Australian Credit License name	Laverne Capital Pty Ltd (ACL 482 937)

Overview

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009 to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our organization's high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives.

We guarantee to listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organizations ensure we are positioned to offer the best quality service as well as offering complementary financial services where appropriate.

Suitability of Loans to Your Financial Objectives

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary Credit Assessment, we will 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; and
- take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

Lender and Products

Lenders available	We aim to provide you with information from a range of lenders and products / loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.
Service we provide	Business Loans Commercial Loans Personal Loans Vehicle Loans
Commonly used lenders	<p>The list below documents the commonly used Lenders by my licensee. This does not necessarily reflect all of the financial institutions that my licensee is able to conduct business through.</p> <p>However, this is a summary of the lenders that my licensee is able to utilize for loan submission purposes.</p> <p>Financial Institutions</p> <p>ScotPac, Moula,Lumi,Bizcap,Capify,Finstro,Odin, Liberty. Max Funding</p>

Fees, Charges, Commission and Disclosures

Fees payable by you to third parties

When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.

Fees payable by you to the licensee

If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.

Payments received by the licensee

Please take notice that the licensee may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you.

The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.

Fees payable by the licensee to third parties

We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others for referring you to us. These referral fees are generally small amounts in accordance with usual business practice.

These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.

From time to time, we may also remunerate other parties through payments, rewards or benefits.

Other disclosures, benefits or interests

Complaints

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

We are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Online:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678 (free call)
Mail:	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

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 and financial advice before you enter any loan contract.