CREDIT GUIDE

Beagle Finance 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.

1. KEY INFORMATION

Australian Credit Licence holder	Beagle Finance Pty Ltd
Address	Level 27, 10 Carrington Street Sydney NSW 2000, Australia
Phone and e-mail	1300 346 787, lk_support@loankit.com.au
Australian Credit Licence number	383640
Internal Disputes Resolution details	Complaints Manager complaints@finsure.com.au
External Dispute Resolution Scheme details	*Australian Financial Complaints Authority* **Website:** www.afca.org.au **Email:** info@afca.org.au **Telephone:** 1800 931 678 **In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

2. OUR CREDIT REPRESENTATIVES

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

Credit Representative's name	Mr Michael Messinesi
Address	Grosvenor Place Level 15, 225 George Street, Sydney NSW 2000, Australia
Phone	0415306000
E-mail	brokermichael@clearpathfa.com.au
Credit Representative number	492552
External Dispute Resolution Scheme details	*Australian Financial Complaints Authority* **Website:** www.afca.org.au **Email:** info@afca.org.au **Telephone:** 1800 931 678 **In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Credit Representative (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 8 of this document above.

3. OUR AGGREGATOR

Our aggregator, Beagle Finance Pty Ltd trading as Loankit is ultimately owned by Finsure Finance & Insurance Pty Ltd (a subsidiary of MA Financial Group Limited ACN 142 008 428). We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from MA Financial Group Limited's or any of its subsidiaries we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.

4. 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 credit providers. Our Current Top providers to which our Representatives introduced borrowers are:

Allianz-Direct Insurance	ME Bank
ANZ	Commonwealth Bank

5. INFORMATION WILL BE 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.

6. 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.

7. 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.

8. COMMISSIONS RECEIVED BY US

We may receive commissions from the lender in relation to the loan contracts or leases for which we provide credit assistance. 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.

9. 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.

10. OUR INTERNAL DISPUTE RESOLUTION SCHEME

We hope that you are delighted with our services. However, if you have any complaints, you may contact our Complaints Manager who will aim to resolve your complaint within five business days.
If the complaint is going take longer than five business days, we will keep you updated on the progress and provide you a written response within 30 days. The response will let you know the outcome of the investigation and the reasons for our decision.

11. OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 30 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you access to an independent mechanism for the resolution of specific complaints or disputes. AFCA's contact details are included above.

12. 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 www.finsure.com.au.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

13. 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.

14. LENDER ACCREDITATIONS

At the time this document was generated, I was accredited with the following Lenders:

AMP Bank	Heritage
ANZ	HSBC Bank
Auswide Bank	ING
Bank Australia	La Trobe
Bank of China	La Trobe Commercial
Bank of Melbourne	Liberty FS
Bank of Melbourne Commercial	Liberty FS Commercial
Bank of Sydney	MA Money
BankSA	Macquarie Bank
BankSA Commercial	Macquarie Bank Commercial
Bankwest	ME Bank
Bendigo Bank	Middle Asset Finance
Better Choice Home Loans	MoneyPlace Personal Lending
Better Choice Home Loans Commercial	MyState
Bluestone	NAB
Bluestone Commercial	NOW Asset Finance
Commonwealth Bank	OwnHome
Commonwealth Bank Commercial	Paramount
Deposit Power	Paramount Asset Finance
Finance One Asset Finance	Pepper Money
FINSURE Loans BREEZE	Qudos Bank
FINSURE Loans BREEZE Commercial	Resimac Prime
FINSURE Loans BRIDGE	ScotPac Commercial
FINSURE Loans BRIDGE Commercial	St George
FINSURE Loans PLUS	St George Commercial
FINSURE Loans THRIVE	Teachers Mutual Bank
FINSURE Loans THRIVE Commercial	Ubank
Firefighters Mutual Bank	UniBank
Firstmac	Uptain
Great Southern Bank	Westpac
Hejaz Islamic Credit Solutions	Westpac Commercial
	WISR Asset Finance