

# The Credit Guide.

- Who we are
- The banks and lender we work with
- Our obligations to you
- How we get paid
- What we do with the information you provide us
- How we keep your information safe
- Who to speak to if you're unhappy

# Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. 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.

## Key Information

<b>Our full name</b>	Vanquish Finance Group
<b>Address</b>	3/178b Gooch Street, Thornbury VIC, 3071, Australia
<b>Phone</b>	03 9863 8572
<b>Email</b>	<a href="mailto:declan@vanquishgroup.com.au">declan@vanquishgroup.com.au</a>
<b>Australian Credit Licence Number</b>	383120
<b>Internal Complaints Officer Contact Details</b>	Babilon Pty Ltd ATF Babilon Trust T/A Vanquish Finance Group 3/178B Gooch Street THORNBURY Vic 3071 Email: <a href="mailto:declan@vanquishgroup.com.au">declan@vanquishgroup.com.au</a> Telephone: 0409 089 456
<b>External Dispute Resolution Scheme Contact Details</b>	Australian Financial Complaints Authority Online: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

## Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

### Residential

86 400 Adelaide Bank AMP Australia ANZ Australia Athena Auswide Bank Bank First Bank of Melbourne	Bank of Queensland Bank SA BankWest Beyond Bank Bluestone Citibank Commonwealth Bank FASTCustom	FASTExcel FASTlend Firefighters Mutual Bank FirstMac Health Professionals Bank Heartland Seniors Finance Heritage Bank HomeStart	ING Keystart Home Loans La Trobe Financial Liberty Macquarie ME Bank Mortgage Mart MyState	National Australia Bank P&N Bank Pepper Money Resimac St George Suncorp Teachers Mutual Bank UniBank	Victorian Mortgage Group Virgin Money Australia Westpac
--	--	---	---	---	---

### Commercial

Adelaide Bank Commercial ANZ Commercial	Bank of Queensland Commercial Bank SA Commercial	FASTEdge FASTElevate	ING Commercial Judo Bank Commercial	Macquarie Commercial Medfin Finance	Pepper Money Qualitas Commercial	Suncorp Commercial/Business Westpac Commercial
Arch Finance Commercial Bank of Melbourne Commercial	BankWest Commercial Commonwealth Commercial	FlexiCommercial IMB Commercial	Latrobe Commercial Liberty Commercial	NAB Commercial Paramount Commercial	Scottish Pacific Commercial St George Commercial	

### Asset Finance & Personal Loans

ANZ Asset Finance Axsesstoday Bank of Queensland Asset Finance Businessloans.com.au Capital Finance	CBA Asset Finance Firstmac Car Loans Judo Bank Asset Finance Latitude Motor Latitude Personal Loan	Liberty Motor Finance Loans Today Macquarie Leasing Medfin Asset Finance Metro Finance	NAB Asset Finance OnDeck Pepper Asset Finance Pepper Money Personal Loans Plenti	Westpac Equipment Finance
---	--	--	--	---------------------------

## Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- You could not pay or 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 7 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.

## Acting in your Best Interests

### Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests (Best Interests Duty). This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party

## Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

## Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

## Commissions payable by us

We 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 accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

## Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

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. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

## Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

## 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 advice before you enter any loan contract.

# Questions?

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.

## Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name Declan Hanratty

Address 3/178b Gooch Street, Thornbury VIC, 3071, Australia

Phone 0409089456

Credit Representative Number 383120

The number of lenders used in the last financial year is 12\*.

\*This information reflects the lenders used in the previous financial year. If your authorised credit representative changed aggregators this may not be accurate but you can request more information from your broker.

Lenders - Your Authorised Credit Representative

The listing as follows confirms the 6 most frequently used lenders by your credit representative. This is not intended to be a comprehensive list as there are other lenders on the current FAST Panel that may be utilised depending upon the specifics of client circumstances.

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Macquarie	22.58%
2. ING	16.13%
3. Resimac	12.9%
4. ANZ Australia	12.9%
5. Auswide Bank	6.45%
6. National Australia Bank	6.45%

### The FAST lenders I am accredited with.

1. 86 400 <input checked="" type="checkbox"/>	25. Businessloans.com.au <input type="checkbox"/>	Finance	76. Pepper Asset Finance <input type="checkbox"/>
2. Adelaide Bank <input checked="" type="checkbox"/>	26. Capital Finance <input type="checkbox"/>	50. Judo Bank Commercial <input type="checkbox"/>	77. Pepper Money <input checked="" type="checkbox"/>
3. Adelaide Bank Commercial <input type="checkbox"/>	27. CBA Asset Finance <input type="checkbox"/>	51. Keystart Home Loans <input type="checkbox"/>	78. Pepper Money Commercial <input type="checkbox"/>
4. AMP Australia <input checked="" type="checkbox"/>	28. Citibank <input checked="" type="checkbox"/>	52. La Trobe Financial <input checked="" type="checkbox"/>	79. Pepper Money Personal Loans <input type="checkbox"/>
5. ANZ Asset Finance <input type="checkbox"/>	29. Commonwealth Bank <input checked="" type="checkbox"/>	53. Latitude Motor <input type="checkbox"/>	80. Plenti <input type="checkbox"/>
6. ANZ Australia <input checked="" type="checkbox"/>	30. Commonwealth Commercial <input type="checkbox"/>	54. Latitude Personal Loan <input checked="" type="checkbox"/>	81. Prospa <input type="checkbox"/>
7. ANZ Commercial <input checked="" type="checkbox"/>	31. Deposit Assure <input type="checkbox"/>	55. Latrobe Commercial <input type="checkbox"/>	82. Qualitas Commercial <input type="checkbox"/>
8. Arch Finance Commercial <input type="checkbox"/>	32. Deposit Power <input checked="" type="checkbox"/>	56. Liberty <input checked="" type="checkbox"/>	83. Resimac <input checked="" type="checkbox"/>
9. Athena <input type="checkbox"/>	33. FASTCustom <input type="checkbox"/>	57. Liberty Commercial <input type="checkbox"/>	84. Scottish Pacific Commercial <input type="checkbox"/>
10. Aussie Bonds <input type="checkbox"/>	34. FASTEdge <input type="checkbox"/>	58. Liberty Motor Finance <input type="checkbox"/>	85. St George <input type="checkbox"/>
11. Auswide Bank <input checked="" type="checkbox"/>	35. FASTElevate <input type="checkbox"/>	59. Loans Today <input type="checkbox"/>	86. St George Commercial <input type="checkbox"/>
12. Axsesstoday <input type="checkbox"/>	36. FASTExcel <input type="checkbox"/>	60. Macquarie Commercial <input type="checkbox"/>	87. Suncorp <input checked="" type="checkbox"/>
13. Bank First <input type="checkbox"/>	37. FASTLend <input checked="" type="checkbox"/>	61. Macquarie Leasing <input checked="" type="checkbox"/>	88. Suncorp Commercial/Business <input type="checkbox"/>
14. Bank of Melbourne <input checked="" type="checkbox"/>	38. Firefighters Mutual Bank <input type="checkbox"/>	62. Macquarie Leasing <input checked="" type="checkbox"/>	89. Teachers Mutual Bank <input checked="" type="checkbox"/>
15. Bank of Melbourne Commercial <input type="checkbox"/>	39. FirstMac <input type="checkbox"/>	63. ME Bank <input checked="" type="checkbox"/>	90. UniBank <input type="checkbox"/>
16. Bank of Queensland <input checked="" type="checkbox"/>	40. Firstmac Car Loans <input type="checkbox"/>	64. Medfin Asset Finance <input type="checkbox"/>	91. Victorian Mortgage Group <input type="checkbox"/>
17. Bank of Queensland Asset Finance <input type="checkbox"/>	41. FlexiCommercial <input type="checkbox"/>	65. Medfin Finance <input type="checkbox"/>	92. Virgin Money Australia <input checked="" type="checkbox"/>
18. Bank of Queensland Commercial <input type="checkbox"/>	42. Health Professionals Bank <input type="checkbox"/>	66. Metro Finance <input type="checkbox"/>	93. Westpac <input checked="" type="checkbox"/>
19. Bank SA <input type="checkbox"/>	43. Heartland Seniors Finance <input type="checkbox"/>	67. Mortgage Mart <input type="checkbox"/>	94. Westpac Commercial <input type="checkbox"/>
20. Bank SA Commercial <input type="checkbox"/>	44. Heritage Bank <input checked="" type="checkbox"/>	68. Moula (PL) <input type="checkbox"/>	95. Westpac Equipment Finance <input type="checkbox"/>
21. BankWest <input checked="" type="checkbox"/>	45. HomeStart <input type="checkbox"/>	69. MyState <input type="checkbox"/>	
22. BankWest Commercial <input type="checkbox"/>	46. IMB Commercial <input type="checkbox"/>	70. NAB Asset Finance <input type="checkbox"/>	
23. Beyond Bank <input type="checkbox"/>	47. ING <input checked="" type="checkbox"/>	71. NAB Commercial <input type="checkbox"/>	
24. Bluestone <input checked="" type="checkbox"/>	48. ING Commercial <input type="checkbox"/>	72. National Australia Bank <input checked="" type="checkbox"/>	
	49. Judo Bank Asset <input type="checkbox"/>	73. OnDeck <input type="checkbox"/>	
		74. P&N Bank <input type="checkbox"/>	
		75. Paramount Commercial <input type="checkbox"/>	

<b>Commission received by us</b>	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
<b>Other benefits</b>	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
<b>Tiered Services</b>	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
<b>Fees payable by you</b>	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
<b>External Dispute Resolution Scheme Contact Details</b>	Australian Financial Complaints Authority Online: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
<b>National Debt Helpline</b>	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website <a href="http://ndh.org.au">ndh.org.au</a>

# Privacy Statement

## ABOUT US (“we, us, our”):

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

### How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

### How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it is reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services.
- we cannot get hold of you and we rely on public information (for example, from public registers or social media) or made available by third parties to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

### When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

### How your information may be used

We may use your information for purposes including:

- giving you credit assistance.
- giving you information about loan products or related services including help, guidance, and advice.
- considering whether you are eligible for a loan or lease or any related service you requested including identifying or verifying you or your authority to act on behalf of a customer.
- assisting you to prepare an application for a lease or a loan.
- administering services, we provide, for example, to answer requests or deal with complaints.
- administering payments, we receive, or any payments we make, relating to your loan or lease.
- telling you about other products or services we make available and that may be of interest to you unless you tell us not to.
- identifying opportunities to improve our service to you and improving our service to you.
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you.

- allowing us to run our business efficiently and perform general administrative tasks.
- preventing or investigating any fraud or crime or any suspected fraud or crime.
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

### **What happens if you do not provide information?**

If you do not provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances.
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

## **Sharing Your Information**

### **General**

We may use and share your information with other organisations for any purpose described above.

### **Sharing with your representatives and referees**

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, or real estate agents); and
- your referees, like your employer, to confirm details about you.

### **Sharing with third parties**

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the Broker Group through whom we submit loan or lease applications to lenders or lessors on the Broker Group's panel. You can access the Broker Group's privacy notice at [www.fastgroup.com.au/privacy](http://www.fastgroup.com.au/privacy).
- It sets out how that Broker Group manages your personal information and where you can find its privacy policy.
- if we are not an Australian Credit Licence holder, the Australian Credit Licence holder that authorises us to engage in credit activities. Our credit guide will tell you who that Australian Credit Licence holder is. If it is BLSSA Pty Ltd (BLSSA), you can view BLSSA's privacy notice at the same internet address as the Broker Group's privacy notice. It sets out how BLSSA manages your personal information and where you can find its privacy policy.
- referrers that referred your business to us.

- financial services suppliers with whom we have arrangements.
- valuers.
- lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries.
- organisations, like fraud reporting agencies, that may identify, investigate, and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct.
- government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities.
- guarantors and prospective guarantors of your loan or lease.
- service providers, agents, contractors, and advisers that assist us to conduct our business for purposes including, without limitation, storing or analysing information.
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

### **Sharing outside of Australia**

We may use overseas organisations to help conduct our business. As a result, we may need to share some of your information (including credit information) with such organisations outside Australia. The countries in which those organisations are located are:

- Australia
- New Zealand
- Canada
- America
- India
- Japan

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

## **Privacy Policy**

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

### **Information about other people**

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- we have collected their information to provide those services or for any other purpose set out in this privacy notice.
- we may exchange this information with other organisations set out in this privacy notice.
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
- access or request a copy of that privacy policy or this privacy notice; or
- access the information we hold about that other person, by using our contact details above; and
- we may not be able to provide those services to you unless we obtain their information.