

# CREDIT GUIDE

This document provides information about the services we provide. 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.

## CREDIT LICENSEE DETAILS

|                                  |                                                  |
|----------------------------------|--------------------------------------------------|
| Business Name                    | Outsource financial Pty Ltd (ABN 42 131 090 705) |
| Australian Credit Licence Number | 384324                                           |
| Email                            | info@outsourcefinancial.com.au                   |
| Phone                            | 1300 781 481                                     |
| Address                          | 406/19 Roseby St, Drummoyne NSW 2047             |

We have appointed the person below as our credit representative in the provision of credit assistance to you.

## CREDIT REPRESENTATIVE DETAILS

|                              |                                                              |
|------------------------------|--------------------------------------------------------------|
| Business Name                | Jm Loans Pty Ltd ATF Madan Family Trust (ABN 26 315 001 457) |
| Credit Representative Name   | PANKAJ MADAN                                                 |
| Credit Representative Number | 479386                                                       |
| Email                        | info@jmloans.com.au                                          |
| Phone                        | +61 433 784 366                                              |
| Address                      | Suit 1118 Level 11/401 Docklands Drive Docklands Vic 3008    |

## Our Services

Outsource financial Pty Ltd is an Australian owned and operated organisation, dedicated to providing the professional services sector and their clients with an integrated range of financial services and products. outsource financial currently has a national network of mortgage specialists to assist clients obtain credit products including home loans, investment loans, personal loans, credit cards and consumer leases.

## Our Panel Lenders

We source finance from a panel of financiers. The financiers named below are the six financiers with which we conduct the most business.

- Bank Of Melbourne
- ANZ

- ME Bank
- Bluestone Mortgages
- Bankwest
- Macquarie Bank

### **We will need information from you**

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain, or any lease we help you to enter, is not unsuitable for you. To decide this, we may 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;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that: you could not pay or could only pay with substantial hardship; the credit will not meet your requirements and objectives.

Additionally we must ask you to provide us with a significant amount of accurate information. If we give you credit assistance we must also provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. If we arrange a loan for you remember you must make your own enquiries about the value and future growth of the security property. Also note that any valuation we obtain is for our own use.

### **Fees and charges payable by you**

outsourse financial does not charge you for the services it provides. However, our credit representatives sometimes charge fees for their services. More details about the fees payable by you will be documented in the quote. You may also obtain more information from your credit representative about how these fees are worked out. You may also be required to pay a lender's application fee, valuation fee, government charges and other transaction fees.

### **Commissions received by us**

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

### **Commissions payable by us**

outsourse financial and our credit representatives 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 are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how they are worked out.

### **Dispute resolution and complaints**

**Our internal dispute resolution scheme-** At outsourse financial we are committed to the effective handling of complaints and timely resolution of disputes.

**Receiving complaints and the complaint process** - If you have a complaint or a dispute, you have the option of either contacting your mortgage professional or lodging the complaint directly with outsource financial. You can lodge complaints with outsource by contacting the Complaints Officer by:

**Phone:** 1300 781 481

**Email:** [info@outsourcefinancial.com.au](mailto:info@outsourcefinancial.com.au)

**Address:** 406/19 Roseby Street, Drummoyne NSW 2047

You can also speak with any representative of our business who will refer you to the Complaints Officer. You should explain the details of your complaint as clearly as you can verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

**Timeframes for response** - If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

**Our external dispute resolution scheme** - If we do not reach agreement on your complaint, you may refer to the ASIC Approved External Dispute Resolution (EDR) Scheme. Our EDR provider is AFCA (Australian Financial Complaints Authority). AFCA is a free service established to provide you with an independent mechanism to resolve specific complaints.

**EDR:** AFCA

**Phone:** 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Mail:** GPO Box 3  
Melbourne VIC 3001

**More Information** - 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.