

Credit Guide

This document provides information about the services we provide.

We are licensed to arrange loans under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Key information			
OUR FULL NAME ("we/us")	Lodestone Capital Group, trading as uBroker Finance Group		
ACN	169 511 479	Australian Credit Licence Number	500776
Address	58 Boardwalk Blvd		
	Point Cook, VIC 3000		
Phone	03 8375 2988		
Email	info@ubroker.com.au		
Internal Complaints Officer Contact Details	Tana Xuren info@ubroker.com.au, Quote: Complaint T: +61 3 8375 2988		
External Dispute Resolution Scheme contact details	AFCA (Australian Financial Complaints Authority) Phone 1800 931 687 www.afca.org.au		
Nature and range of services	We will provide you with information on a broad range of lenders and loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.		
List of panel lenders	We source finance from a panel of financiers. Our current panel comprises of the financiers named in Schedule A.		
Information we need from you	<p>Under the NCCP Act, we are obliged to ensure that any loan, lease, 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:</p> <ul style="list-style-type: none"> • make reasonable enquiries about your requirements and objectives; • make reasonable enquiries about your financial situation; • take reasonable steps to verify that financial situation. <p>Credit will be unsuitable if at the time of the assessment, it is likely that at the</p>		

	<p>time the credit is provided:</p> <ul style="list-style-type: none"> • you could not pay or could only pay with substantial hardship; • the credit will not meet your requirements and objectives. <p>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 complete and accurate.</p> <p>It is important that the information you provide us is complete and accurate, as if we proceed on incomplete or incorrect information, you may be in breach of your legal obligations to the lender.</p> <p>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 and get the formal loan approval.</p> <p>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.</p>
Fees payable by you	We sometimes charge a fee for our services. If applicable, more details about the fees payable by you will be set out in a Credit Quote which we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.
Commissions received by us	We may receive commissions from the lenders who provide finance for you as our customers. These are not the fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.
	We may have a volume bonus arrangement in place with some lenders under which those financiers may pay us additional commission depending on the total volume of business we arrange with them. You may obtain from us the names of these lenders.
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 are generally accord with usual business practice. These are not the fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Our internal dispute resolution scheme	We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer:	
	Phone	T: +61 3 8375 2988
	Email	info@ubroker.com.au , Quote: Complaint
	Mobile	M: +61 4 3789 3888
	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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.	
Our External Dispute Resolution scheme	<p>If we do not reach 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 below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.</p> <p>You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.</p>	
Things you should know	<p>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.</p> <p>We don't provide legal or financial advice unless specified in a separate contract. 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.</p> <p>Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan.</p> <p>We represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations to lenders and under the law.</p>	
Privacy disclosure statement	<p>We collect personal and financial information about you to provide you with our broking services.</p> <ul style="list-style-type: none"> • The information you provide will be held within our Group and the our credit representative identified in this guide. • We may use credit information and any other information you provide to arrange or provide finance and other services. • We may exchange the information with the following types of entities, some of which may have operations located overseas 	

	<ul style="list-style-type: none"> ○ Persons who provide finance or other products to you, or to whom an application will be 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 or contractors ○ Your referees, such as your employer, to verify information you have provided ○ Any person considering acquiring an interest in our business or assets ○ Any organization providing online verification of your identity <ul style="list-style-type: none"> ● 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. The privacy policy is available by request from www.ubroker.com.au <p>If you do not provide the information, we may be unable to assist in arranging finance or providing other services.</p>
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 Representative	
<p>We have appointed a number of credit representatives to provide services on behalf of uBroker Finance Group. The list of our credit representatives could be found from www.asic.gov.au. The details of the credit representative assisting you can be found in the Credit Quote & Proposal provided by the credit representative.</p> <p>The credit representative may receive the whole or part of the commissions and fees directly or indirectly from us as the licensee. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.</p>	

Schedule A

Panel of Lenders		
Adelaide Bank	NAB	Premium Capital (VIC only)
AMP Bank	ING Direct	Resimac Platinum
ANZ	Keystart Home Loans (WA only)	Scottish Pacific Benchmark
Australian First Mortgage	La Trobe	St George Bank
Bankwest	Liberty	Suncorp
Bank of Melbourne	Loans Today	Teachers Mutual Bank
Bank SA	Macquarie Bank	The Rock Building Society
Citibank	ME Bank	Think Tank (Commercial)
Commonwealth Bank of Australia	Mildura Finance Ltd	Westpac
Crown Lending	National Australia Bank	Wide Bay Australia
Heritage Bank	National Corp	Bank of China
Homeloans Ltd	Paramount Mortgages	Mortgage Ezy