

Licensee Credit Guide

Chifley Home Loans

Date of Issue: 21 July 2014

This document provides information about the Chifley Home Loans service.

Outsource Financial Pty Ltd (ACN 131 090 705), under a referral agreement with Chifley Financial Services Pty Ltd (ABN 75 053 704 706), provides the Chifley Home Loans mortgage lending services.

Outsource Financial Pty Ltd is 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.

Licensee details

Outsource Financial Pty Ltd (ACN 131 090 705)

Australian credit licence number 384324

Address Suite 406/19 Roseby St,
Drummoyne NSW 2047

Phone 1300 781 481

Email info@outsourcefinancial.com.au

Services provided

Outsource Financial Pty Ltd ("Outsource Financial", "we") is an Australian owned and operated organisation, dedicated to providing an integrated range of financial services and products. Under a referral agreement with Chifley Financial Services Pty Ltd we provide the Chifley Home Loans mortgage lending services. Chifley Financial Services Pty Ltd does not act within the authority of Outsource Financial's credit licence. Chifley Financial Services Pty Ltd's role is merely to refer your details to

Outsource Financial in accordance with the upstream referrer exemption set out in ASIC Regulatory Guide 203.

We assist clients with various credit products including home loans, investment loans and consumer leases. We will provide you with information on a broad range of financiers and products. Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval.

Our panel of lenders

Finance is sourced from a panel of financiers. The financiers named below are the six financiers with which Chifley Home Loans conducts the most business.

- ME Bank
- ANZ
- NAB
- St George
- ING Direct
- Westpac

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.

For this reason we must ask you to provide a significant amount of information that must be accurate. 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 give you credit assistance.

Fees payable by you

We do not charge you for the loan services we provide.

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.

Commissions payable by us

Chifley Financial Services Pty Ltd receives commission for any Chifley Home Loans Referral transaction that settles.

Chifley Financial Services Pty Ltd receives up to 40% of upfront and up to 60% of ongoing trail commissions that are payable to Outsource Financial.

Our internal dispute resolution scheme

We respond appropriately to any complaints or 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 Financial by contacting the Complaints Officer on:

Phone 1300 781 481
 Email info@outsourcefinancial.com
 Address Suite 406/19 Roseby St,
 Drummoyn 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. You may do this 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 the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is COSL (Credit Ombudsman Services Limited).

Freecall 1800 138 422
 Phone 02 9273 8400
 Fax 02 9273 8440
 Email info@cosl.com.au
 Website www.cosl.com.au
 Mail Case Management Team
 C-/Credit Ombudsman Service
 PO Box A252
 Sydney South NSW 1235

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

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.