

CREDIT GUIDE

Firstrata Finance Pty Ltd ACN 682 756 190 (**'we/us/our'**) Australian Credit Licence Number 567003 (**Licensee**), is the servicer of strata loans made by Firstrata Lending Services Pty Ltd ACN 684 123 582 (**Lender**) to Owners Corporations (**'you'**). This means that although your lender is shown as 'Firstrata Lending Services Pty Ltd', you will deal with us to assist you with your loan. We do not conduct business with any credit providers.

We will need information from you

Under the National Consumer Credit Protection Act 2009, we are obliged to ensure that your strata loan (or any principal increase) is not unsuitable for you. To make this assessment, we must ask you questions about your requirements and objectives in taking out the strata loan and proposed use of the funds and determine your ability to repay the strata loan by looking at and verifying the Owners Corporation's financial situation.

The strata loan will be unsuitable if at the time of the assessment, the strata loan will not meet your requirements and objectives or it is likely you could not repay the loan, or only do so with substantial hardship.

It is therefore very important that the information you provide to us is accurate.

We must provide you with a copy of our assessment if you ask within seven years of the date the strata loan contract is entered into, or the principal increase is provided.

Fees, charges and commissions

You may have to pay other fees and charges (such as an application fee, establishment fees and other fees) to us or the Lender. You should review the loan application form, disclosure documents and your loan contract for further details of any such fees and charges.

We may receive commissions and other payments in relation to loans we arrange for you. The total amount of commission we may receive in relation to your loan may vary depending on the term, the features, the amount of your loan and the amount and timing of the repayments that you make.

If a third party has referred you to us, we may pay them a commission or a fee. We may pay referral commissions or fees but only to licensed brokers. Further information about referral commissions and fees, including how any commission payable is calculated and to whom it is paid will be included in the loan contract.

Any commissions we pay or receive will not affect your interest rate or loan repayment amounts. There are no volume bonus arrangements. We will also provide you, upon request, with information about how the above fees and charges are calculated and a reasonable estimate of any indirect remuneration we may receive.

Sydney

Level 24
101 Miller Street
North Sydney NSW 2060

Melbourne

Suite 2, Level 19
Melbourne Quarter Tower
695 Collins Street
Docklands VIC 3008

Brisbane

Building 2
Gateway Office Park
747 Lytton Road
Murarrie QLD 4172

Perth

Level 27
St Martins Tower
44 St Georges Terrace
Perth WA 6000

firstratafinance.com.au

1800 59 59 00
enquiries@firstratafinance.com.au

Firstrata Finance Pty Ltd

ABN 19 682 756 190
Australian Credit Licence No.
567003

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 by:

-  Telephone **1800 59 59 00**
-  E-mailing **complaints@firstratafinance.com.au**
-  Writing to Complaints Officer, Firstrata Finance, Level 24 101 Miller Street, North Sydney NSW 2060

or by speaking to any representative of our business who will refer you to the Complaints Officer, details of whom are shown above.

You should explain the details of your complaint as clearly as you can. You may do this orally or in writing. When we receive a complaint, we will attempt to resolve it promptly and fairly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you are entitled to refer the complaint to the Australian Financial Complaints Authority (AFCA). The contact details for AFCA are as follows:

-  Telephone: 1800 931 678
-  Website: **www.afca.org.au**
-  Mail: GPO Box 3 Melbourne VIC 3001
-  Email: **info@afca.org.au**

The external dispute resolution scheme administered by AFCA is a free service established to provide you with an independent mechanism to resolve specific complaints. While a complaint can be made at any time, if our internal dispute resolution process with you is still ongoing, AFCA may request for that process to be completed before considering the complaint further. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

We (member no 112710) and the Lender (member no 113193) are each members of AFCA.

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.**

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