



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

Our full name	BLSSA Pty Ltd ACN 117 651 760
Address	Level 26, 111 Eagle Street, Brisbane, Queensland 4000
Phone	03 9070 4852
Email	broker.advice@loanmarketgroup.com
Australian Credit Licence Number	391237
Internal Complaints Officer Contact Details	BLSSA Complaints Level 15, 360 Elizabeth Street, Melbourne Victoria 3000, Australia Email: resolutions@loanmarketgroup.com Telephone: 03 9320 1082 or 1800 763 486 (free call)
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au 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

Adelaide Bank	Bank of Queensland	Firefighters Mutual Bank	HomeStart	MyState	Teachers Mutual Bank
AMP Australia	Bank of Us	FirstMac	Household Capital	National Australia Bank	uBank
ANZ Australia	Bank SA	Go Beyond	ING	Oak Capital	UniBank
Assetline Capital	BankWest	Go Edge	Judo Bank	ORDE Financial	Victorian Mortgage Group
Athena	Better Choice Home Loans	Go Flexi	Keystart Home Loans	P&N Bank	Virgin Money Australia
Australian Financial	Beyond Bank	Granite Homeloans	La Trobe Financial	Paramount Mortgage Services	Wave Money
Australian Military Bank	Bluestone	Great Southern Bank	Liberty	Pepper Money	Westpac
AusWide Bank	Bridgit	Health Professionals Bank	Macquarie	RedZed	
Bank First	Brighten	Heartland Seniors Finance	ME Bank	Resimac	
Bank of China	Commonwealth Bank	Hejaz	Mortgage Ezy	St George	
Bank of Melbourne	Credit Union SA	Heritage Bank	Mortgage Mart	Suncorp	

Commercial

ANZ Commercial	Bank SA Commercial	ING Commercial	Medfin Finance	Paramount Commercial	St George Commercial
Aquamore	Commonwealth Commercial	Judo Bank Commercial	NAB Commercial	Pepper Money Commercial	Suncorp Commercial/Business
Assetline Commercial	Go Beyond Commercial	La Trobe Commercial	Oak Capital Commercial	Prime Capital	Westpac Commercial
Bank of Melbourne Commercial	Go Flexi Commercial	Liberty Commercial	ORDE Financial	RedZed Commercial	
Bank of Queensland Commercial	Granite Commercial	Macquarie Commercial	Pallas Capital	Scottish Pacific Commercial	

Asset Finance & Personal Loans

Affordable Car Loans	Azora	Finance One	Medfin Asset Finance	NOW Finance [AF]	Scottish Pacific Asset Finance
Alex Bank [PL]	Banjo	Firstmac Car Loans	Metro Finance	Pepper Asset Finance	Shift
Alex Bank [AF]	Capital Finance	FlexiCommercial	MoneyPlace	Pepper Money Personal Loans	Society One
AMMF	CBA Asset Finance	Judo Bank Asset Finance	Morris	Plenti	Westpac Equipment Finance
Angle Finance	Dynamoney	Latitude Personal Loan	NAB Asset Finance	Plenti Auto Finance	WISR [PL]
ANZ Asset Finance	Early Pay	Liberty Motor Finance	NOW Finance [PL]	Resimac Asset Finance	WISR [AF]

This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Commonwealth Bank	15.01%
2. ANZ Australia	14.88%
3. National Australia Bank	11.01%
4. Westpac	9.98%
5. Macquarie	7.34%
6. BankWest	4.45%

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

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.

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 Simon O'Kelly

Address Level 5, 111 Cecil Street, South Melbourne VIC 3205, Australia

Phone 0424241262

Credit Representative Number 439252

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below)

Top 6 Lenders - Your Authorised Credit Representative:

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Commonwealth Bank	25.71%
2. BankWest	20%
3. uBank	12.86%
4. ANZ Australia	7.14%
5. Bank First	5.71%
6. MyState	5.71%

The number of lenders used in the last financial year is 15*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The Choice Aggregation Services lenders I am accredited with.

Adelaide Bank <input checked="" type="checkbox"/>	Bank of Queensland <input checked="" type="checkbox"/>	Finance One (AF) <input type="checkbox"/>	Judo Bank Asset Finance <input type="checkbox"/>	NAB Asset Finance <input type="checkbox"/>	Resimac <input checked="" type="checkbox"/>
Affordable Car Loans <input type="checkbox"/>	Bank of Queensland Commercial <input type="checkbox"/>	Finance One (SBL) <input type="checkbox"/>	Judo Bank Commercial <input type="checkbox"/>	NAB Commercial <input type="checkbox"/>	Resimac Asset Finance <input type="checkbox"/>
Alex Bank (PL) <input type="checkbox"/>	Bank of Queensland Commercial <input type="checkbox"/>	Firefighters Mutual Bank <input checked="" type="checkbox"/>	Keystart Home Loans <input type="checkbox"/>	National Australia Bank <input checked="" type="checkbox"/>	Scottish Pacific Asset Finance <input type="checkbox"/>
Alex Bank (AF) <input type="checkbox"/>	Bank of Us <input type="checkbox"/>	FirstMac <input checked="" type="checkbox"/>	La Trobe Commercial <input type="checkbox"/>	NOW Finance (PL) <input type="checkbox"/>	Scottish Pacific Commercial <input type="checkbox"/>
Allianz <input type="checkbox"/>	Bank SA <input type="checkbox"/>	Firstmac Car Loans <input type="checkbox"/>	La Trobe Financial <input type="checkbox"/>	NOW Finance (AF) <input type="checkbox"/>	Shift (SBL) <input type="checkbox"/>
AMMF <input type="checkbox"/>	Bank SA Commercial <input type="checkbox"/>	FlexiCommercial <input type="checkbox"/>	Latitude Personal Loan <input type="checkbox"/>	Oak Capital <input type="checkbox"/>	Shift (AF) <input type="checkbox"/>
AMP Australia <input checked="" type="checkbox"/>	BankWest <input checked="" type="checkbox"/>	Go Beyond Commercial <input checked="" type="checkbox"/>	Liberty <input checked="" type="checkbox"/>	Oak Capital Commercial <input type="checkbox"/>	Society One <input type="checkbox"/>
Angle Finance <input type="checkbox"/>	Better Choice Home Loans <input type="checkbox"/>	Go Beyond Commercial <input checked="" type="checkbox"/>	Liberty Commercial <input type="checkbox"/>	ORDE Financial (R) <input type="checkbox"/>	St George <input checked="" type="checkbox"/>
ANZ Asset Finance <input type="checkbox"/>	Beyond Bank <input checked="" type="checkbox"/>	Go Edge <input checked="" type="checkbox"/>	Liberty Commercial <input type="checkbox"/>	ORDE Financial (C) <input type="checkbox"/>	St George Commercial <input type="checkbox"/>
ANZ Australia <input checked="" type="checkbox"/>	Bizcap <input type="checkbox"/>	Go Flexi <input checked="" type="checkbox"/>	Liberty Motor Finance <input type="checkbox"/>	P&N Bank <input type="checkbox"/>	Suncorp <input checked="" type="checkbox"/>
ANZ Commercial <input type="checkbox"/>	Bluestone <input checked="" type="checkbox"/>	Go Flexi Commercial <input type="checkbox"/>	Macquarie Commercial <input type="checkbox"/>	Pallas Capital <input type="checkbox"/>	Suncorp Commercial/Business <input type="checkbox"/>
Aquamore <input type="checkbox"/>	Bridgit <input checked="" type="checkbox"/>	Granite Commercial <input type="checkbox"/>	Macquarie Commercial <input type="checkbox"/>	Paramount Commercial <input type="checkbox"/>	Teachers Mutual Bank <input checked="" type="checkbox"/>
Assetline Capital <input type="checkbox"/>	Brighten <input checked="" type="checkbox"/>	Granite Commercial <input type="checkbox"/>	ME Bank <input checked="" type="checkbox"/>	Paramount Mortgage Services <input type="checkbox"/>	uBank <input checked="" type="checkbox"/>
Assetline Commercial <input type="checkbox"/>	Capital Finance <input type="checkbox"/>	Homeloans <input type="checkbox"/>	Medfin Asset Finance <input type="checkbox"/>	Pepper Asset Finance <input type="checkbox"/>	UniBank <input checked="" type="checkbox"/>
Athena <input checked="" type="checkbox"/>	CBA Asset Finance <input type="checkbox"/>	Great Southern Bank <input type="checkbox"/>	Medfin Finance <input type="checkbox"/>	Pepper Money Commercial <input type="checkbox"/>	Victorian Mortgage Group <input type="checkbox"/>
Aust. Life Insurance <input type="checkbox"/>	Commisure <input type="checkbox"/>	Health Professionals Bank <input checked="" type="checkbox"/>	Metro Finance <input type="checkbox"/>	Pepper Money <input checked="" type="checkbox"/>	Virgin Money Australia <input checked="" type="checkbox"/>
Australian Financial <input checked="" type="checkbox"/>	Commonwealth Bank <input checked="" type="checkbox"/>	Heartland Seniors Finance <input type="checkbox"/>	MoneyPlace <input type="checkbox"/>	Pepper Money Personal Loans <input type="checkbox"/>	Wave Money <input type="checkbox"/>
Australian Military Bank <input type="checkbox"/>	Commonwealth Commercial <input type="checkbox"/>	Hejazz <input type="checkbox"/>	Morris <input type="checkbox"/>	Plenti <input type="checkbox"/>	Westpac <input checked="" type="checkbox"/>
Auswide Bank <input type="checkbox"/>	Credit Union SA <input type="checkbox"/>	Heritage Bank <input checked="" type="checkbox"/>	Mortgage Ezy <input type="checkbox"/>	Plenti Auto Finance <input type="checkbox"/>	Westpac Commercial <input type="checkbox"/>
Azora <input type="checkbox"/>	Deposit Assure <input type="checkbox"/>	HomeStart <input type="checkbox"/>	Mortgage Mart <input type="checkbox"/>	Prime Capital <input type="checkbox"/>	Westpac Equipment Finance <input type="checkbox"/>
Banjo (AF) <input type="checkbox"/>	Deposit Power <input checked="" type="checkbox"/>	Household Capital <input type="checkbox"/>	Moula (PL) <input type="checkbox"/>	Prospa <input checked="" type="checkbox"/>	WISR (PL) <input type="checkbox"/>
Banjo (SBL) <input type="checkbox"/>	Dynamoney (AF) <input type="checkbox"/>	ING <input checked="" type="checkbox"/>	MyState <input checked="" type="checkbox"/>	RedZed <input type="checkbox"/>	WISR (AF) <input type="checkbox"/>
Bank First <input checked="" type="checkbox"/>	Dynamoney (SBL) <input type="checkbox"/>	ING Commercial <input type="checkbox"/>		RedZed Commercial <input type="checkbox"/>	
Bank of China <input type="checkbox"/>	Early Pay (AF) <input type="checkbox"/>	Judo Bank <input type="checkbox"/>			
Bank of Melbourne <input type="checkbox"/>	Early Pay (SBL) <input type="checkbox"/>				
Bank of Melbourne Commercial <input type="checkbox"/>					

Commission received by us	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.
Other benefits	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.
Tiered Services	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.
Fees payable by you	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.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	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 ndh.org.au

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.

Collection notice for privacy purposes & consent.

Finance For Living Pty. Ltd. with authorised credit representatives Simon O'Kelly and Ainslie Conheady

["We, us, our"].

ADDRESS: Level 5, 111 Cecil Street, South Melbourne VIC 3205, Australia

EMAIL ADDRESS: admin@financeforliving.com.au

PHONE NUMBER: 0424241262

We are collecting personal information about you and this may include sensitive information (such as health information). A complete copy of our privacy policy can be found at

<https://www.financeforliving.com.au/>

1. The information you provide will be held by us.
2. You appoint us your agent [Access Seeker] to obtain your credit information from a credit reporting body on your behalf and for the purpose of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application.
3. We may use credit information and personal information you provide us to arrange or provide finance and other services to you.
4. We may exchange personal information with the following types of entities, some of which may be located overseas:
 - our employees, aggregator, related bodies corporate, contractors or service providers for the purposes of operation of our website or our business, fulfilling requests by you, and to otherwise provide products and services to you including, without limitation, web hosting providers, IT systems administrators, couriers, payment processors, data entry service providers, electronic network administrators;
 - persons who provide finance or other products to you, or to whom an application has been 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 organisation providing online verification of your identity; or
 - any person or organisation for any authorised purpose with your express consent.
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at <https://www.financeforliving.com.au/> or by contacting us on 0424 241 262 . 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.
6. If you do not provide the information we may not be able to assist in arranging finance or providing other services to you.

Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to our related bodies corporate and third party suppliers and service providers located overseas for some of the purposes listed above. Your personal information may be stored in the cloud in an overseas country. In the event that a disclosure is made in that overseas country (which we consider unlikely), the information will not be protected by the Australian Privacy Principles. In any event, by providing your details, you consent to your information being disclosed in this manner.

Consent to give notices electronically

You consent to us sending you notices and other documents in connection with your dealings with us by email. You understand that upon giving this consent:

- a. we will either make all notices and other documents available for a reasonable period of time on our website for retrieval by you or we will send you notices and other documents by e-mail;
- b. if the information is displayed on our website we will promptly send you an e-mail to the e-mail address nominated below, notifying you that information is available for retrieval from our website and notify you of the nature of that information;
- c. we will not send paper copies of notices and other documents;
- d. you must regularly check your nominated e-mail address for notices;
- e. you may withdraw your consent to the giving of notices and other documents electronically at any time; and
- f. you have facilities to enable you to readily print notices of other documents retrieved from our website if you desire.

Your Consent

By signing this Notice, you agree that we may collect, hold, use and disclose your personal information in accordance with our privacy policy.

Client 1 signature

Client 2 signature

Name

Name

Date

Date

Email

Email