

Credit Guide

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In this guide, "us", "we" or "our" means Golden Mail Pty Limited (ABN 15 008 663 161).

As a credit representative of eChoice, we are authorised 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.

Services we provide

We will assist you in obtaining 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.

The panel of lenders

Finance may be sourced from a panel of financiers. The financiers named below are the six financiers with whom eChoice conducts the most business:

1. Westpac
2. Commonwealth Bank
3. NAB Broker
4. ANZ
5. Bankwest
6. Macquarie Mortgages

Fees payable by you

We do not charge you for our services because we are paid commission by the financier or the licensee. However, you may need to pay the financier's application fee, valuation fees, and other fees.

Commissions received by us

We may receive commissions from the lenders and lessors who finance these products or from the licensee. These are not fees payable by you. You may, on request, obtain information about a reasonable estimate of those commissions and how the commission is worked out.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to real estate agents, accountants, or lawyers who referred you to us. We pay fees to eChoice and may pay fees to other service providers who are involved in providing services to you. These fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may obtain from me a reasonable estimate of the amount of fees and how it is worked out.

Our internal dispute resolution scheme

We hope that you are delighted with our services, but if you are unhappy or have a complaint you should notify us by contacting our Credit licensee's (eChoice) Complaints Officer by;

- Telephoning 1300 130 670 8.30am to 5.00pm Monday to Friday
- e-mailing customer.service@folio.com.au
- writing to PO Box 437, Broadway NSW 2007

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to an ASIC Approved External Dispute Resolution (**EDR**) Scheme. Our external dispute resolution provider is

The Credit & Investment Ombudsman Limited

PO Box A252 South Sydney NSW

1235 Tel. 180038422

Web www.cio.org.au

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

If we assist you in obtaining a loan for you to purchase or refinance real estate, you should 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.

You should ensure that you have approved finance before entering a binding contract to purchase.

We don't provide legal or financial advice unless specified in a separate contract. It is important that you understand your legal obligations under the loan, and the financial consequences.

Before you accept a loan offer, make sure you read the credit contract / loan agreement carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We are here to help you.