

Thank you for considering doing business with Blufox Financial Services Pty Ltd.

## **Credit Guide**

|                    |  |
|--------------------|--|
| Our business name  | Blufox Financial Services Pty Ltd<br>ABN 14081784367 |
| Our address        | 266 Grange Rd<br>Flinders Park 5025                  |
| Our phone number   | 08 83527588  |
| Our email address  | info@blufoxfinancial.com.au                          |
| Our Licence number | Australian Credit Licence No. 390781                 |

We are a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009.

This document provides you with information relating to our activities. It contains information about various fees and charges that may be payable by you to us, as well as about certain commissions we may receive or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services.

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

### **Our assistance process**

We are required by law to ensure that any credit product with which we assist you can be deemed “not unsuitable” for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

We can provide you with a report – called a *Preliminary Assessment* – on how we determined that any loan we assisted you with was not unsuitable for you.

You may request this report up to seven years after we provided you with this assistance.

### **With what products do we provide assistance?**

In the past financial year, the top 6 lenders that our clients have been placed with are:

- LaTrobe
- Commonwealth Bank
- Bank SA
- ANZ
- Liberty
- Plan Lending

This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

The following is a list of all the lenders with which I have accreditation:

| <b>Residential Lender</b>    |
|------------------------------|
| Adelaide Bank                |
| AMP                          |
| ANZ                          |
| Australian First Mortgage    |
| Bank of Melbourne            |
| Bank SA                      |
| BankWest                     |
| Beyond Bank                  |
| Bluestone                    |
| CBA – Colonial               |
| Citibank                     |
| Credit Union SA              |
| FirstMac                     |
| Heritage                     |
| HomeStart Finance            |
| ING                          |
| LaTrobe Financial            |
| Liberty Financial            |
| Macquarie Bank               |
| ME Bank                      |
| Mortgage Mart                |
| NAB                          |
| People's Choice Credit Union |
| Pepper Money                 |
| PLANLend                     |
| Resimac                      |
| St George                    |
| Suncorp                      |
| Victorian Mortgage Group     |
| Virgin Money                 |
| Westpac                      |

### **How do we get paid?**

The Broker Group receives commissions from lenders and lessors and pays us commission in relation to loan contracts or leases for which we provide credit assistance. The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

We and our Broker Group do not receive any volume based benefit for residential home loan products. However, from time to time we or the Broker Group may receive a benefit, directly by way of cash bonus or additional commissions or indirectly by way of training, professional development days or sponsorship, if we or the Broker Group write a particular volume of loans offered by lenders for products such as commercial and lease products.

These amounts are paid to us by the lender and ARE NOT payable by you.

Details of the commission earned by us will be included in the credit proposal disclosure document we will provide to you at the same time as we provide you with credit assistance.

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

We and our Broker Group do not receive any volume based benefit for residential home loan products. However, from time to time we or the Broker Group may receive a benefit, directly by way of cash bonus or additional commissions or indirectly by way of training, professional development days or sponsorship, if we or the Broker Group write a particular volume of loans offered by lenders for products such as commercial and lease products.

We obtain mortgage aggregation services from the Broker Group. The Broker Group is a member of the National Australia Bank Group. The Broker Group provides services at arm's-length to our business which include IT systems, loan information and lodgement systems, training and development, commission processing, conferences and professional development events, and assistance with regulatory and compliance obligations. In consideration of the services the Broker Group gives us, we pay fees to the Broker Group or the Broker Group retains some of the commission panel lenders pay on loans we arrange. We have access to Broker Group panel of lenders including NAB Group and Broker Group branded products.

Our business is owned and managed independently from the Broker Group and National Australia Bank Limited (NAB).

We may also charge a direct fee for our services and details are set out in a separate Credit Quote document.

### **Referral fees**

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee. More detail about those payments will be set out in the credit proposal disclosure document we will give to you before we provide you with credit assistance.

We may obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

### **What if you are not happy with our services?**

At Blufox Financial Services Pty Ltd, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Attention: Responsible Manager  
Ph: 08 83527588  
Fax: 08 83540276  
Email: [info@blufoxfinancial.com.au](mailto:info@blufoxfinancial.com.au)  
Post: PO Box 230 Brooklyn Park 5032

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

### *Taking it further*

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party, Australian Financial Complaints Authority (AFCA). You can contact AFCA at:  
Ph: 1800 931 678

Fax: (03) 9613 6399  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: <https://www.afca.org.au>  
Post: GPO Box 3 Melbourne Vic 3001

## **Privacy Policy**

### **Collection and use of your information**

Blufox Financial Services Pty Ltd and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

### **Disclosure of personal information**

Blufox Financial Services Pty Ltd and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Lenders
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors
- Our mortgage aggregator PLAN Australia (PLAN) through whom we submit loan or lease applications to lenders or lessors on their panel. You can view PLAN's privacy notice at <http://www.planaustralia.com.au/privacy-policy>. It sets out how PLAN manages your personal information and where you can find their privacy policy.

### **Access and alterations to your personal information**

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Privacy Officer  
Address: 266 Grange Rd Flinders Park 5025  
Email: [info@blufoxfinancial.com.au](mailto:info@blufoxfinancial.com.au)

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

### **Marketing**

From time to time, Blufox Financial Services Pty Ltd may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

### **Security of your personal information**

Blufox Financial Services Pty Ltd takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

### **Feedback on the handling of your personal information**

Should you be unsatisfied in the manner in which Blufox Financial Services Pty Ltd has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Ph: 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Mail: GPO Box 5218, SYDNEY NSW 2001.

You can learn more about the Privacy Act and your rights at [www.privacy.gov.au](http://www.privacy.gov.au)