

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

Credit Guide

Our business name	Blufox Financial Services Pty Ltd ABN 14081784367
Our address	266 Grange Rd Flinders Park 5025
Our phone number	08 83527588
Our email address	info@blufoxfinancial.com.au
Our Licence number	Australian Credit Licence No. 390781
Broker Group	Professional Lenders Association Network of Australia Pty Ltd ACN 086 490 833 as trustee of the PLAN Australia Unit Trust Credit Representative Number: 392535

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 demonstrate that we have acted in your best interests and prioritised your needs above all other interests of other parties, including ourselves. In simple terms, this means that we have fully understood your needs and that the product with which we assist you fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to undergo an extensive interview with you where we discuss your current situation and where you want to get to.

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 will provide you with a report – called a *Statement of Credit Assistance* – that details all the elements we took into consideration in arriving at the product recommendations that we make to you.

If you request it, we are also required by law to provide you with a document called the Preliminary Assessment which forms part of the Statement of Credit Assistance. This document details the financial assessment we made of you and how the product we assisted you with matches your requirements and objectives. You may request this document 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:

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

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:

Residential Lender
Adelaide Bank
AMP
ANZ
Australian Financial (HLCA)
Australian First Mortgage
Bank of Melbourne
Bank of Queensland
Bank West
Beyond Bank
Bluestone
CBA – Colonial
Citibank
Credit Union SA
E Money
FirstMac
Heritage
HomeStart Finance
ING
LaTrobe Financial
Latitude Financial Services
Liberty Financial
Macquarie Bank
ME Bank
Mortgage Mart
NAB
People’s Choice Credit Union
Pepper Money
PLANCustom
PLANExcel
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 which forms part of the Statement of Credit Assistance 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 obtain mortgage aggregation services from the Broker Group. The Broker Group is a member of the Loan Market 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 Loan Market Group and Broker Group branded products.

Our business is owned and managed independently from the Broker Group and Loan Market.

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 including our reasonable estimate of the amount of any commission payable and how it is calculated will be set out in the Credit Proposal Disclosure Document which forms part of the Statement of Credit Assistance we will give to you at the same time 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.

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.

Ph: 08 83527588

Email: 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 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 Broker Group through whom we submit loan or lease applications to lenders or lessors on their panel. You can view their privacy notice at <http://www.planaustralia.com.au/privacy-policy>. It sets out how our Broker Group manages your personal information and where you can find their privacy policy.

Sharing outside of Australia

We may use overseas organisations to help conduct our business. As a result, we may need to share your information with such organisations outside Australia. The countries in which those organisations are located are: India & Vietnam.

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:

Ph: 08 83527588
Email: info@blufoxfinancial.com.au
Post: PO Box 230 Brooklyn Park 5032

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
Mail: GPO Box 5218, SYDNEY NSW 2001.

You can learn more about the Privacy Act and your rights at www.privacy.gov.au