

Credit Guide

Welcome

Thank you for choosing us to provide your loan. Firstmac Limited ACN 094 145 963 ('we/us/our') is the servicer of loans made by the lender named in the credit contract incorporating these conditions. This means that you will deal with 'Firstmac Limited' as this is the company who assists customers.

The purpose of this credit guide is to assist you in deciding whether you want to enter into a credit contract with the lender, serviced by Firstmac Limited.

About Firstmac

Key information and contact details

ACN	094 145 963
Australian Credit Licence	290600
Address	Level 40, Riverside Centre 123 Eagle Street, Brisbane QLD 4000
Website	www.firstmac.com.au
Phone	13 12 20 (+61 7 3017 8888) 7am to 7pm AEST Monday to Friday
Email	customercare@firstmac.com.au

Firstmac's responsibility to you

Under the law, Firstmac must ensure that any credit, such as a loan, or principal increase to a loan, that Firstmac arranges for you, is not unsuitable for you. To determine this, Firstmac must:

- make reasonable enquiries about your requirements and objectives;
- make reasonable enquiries about your financial circumstances;
- take reasonable steps to verify your financial situation.

Credit will be unsuitable if, at the time Firstmac makes its assessment, it is likely that when the credit contract is made:

- you could not pay or could 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 the credit contract will cause substantial hardship unless the contrary is proved. For this reason you must provide a significant amount of information about your circumstances. It is very important that the information you provide is accurate.

You can request a copy of Firstmac's credit assessment of you. Firstmac must provide a copy (at no charge to you) as soon as possible if you request it before entering the credit contract; within 7 business days if your request is made within 2 years of entering the credit contract; or otherwise within 21 business days. Firstmac does not need to give you a copy of the assessment if your request is made more than 7 years after entering into the credit contract or if the credit contract did not proceed.

What if something goes wrong?

Please talk to Firstmac first. Our internal dispute resolution process is free. Firstmac strives to ensure you are happy with its products and services.

If you have any complaints you should contact the Customer Relations Manager by:

Calling	13 12 20 during usual business hours
Emailing	customerrelations@firstmac.com.au
Writing to	Customer Relations Manager GPO Box 7001 BRISBANE QLD 4001

You can also speak to any representative of our business who will refer you to the Customer Relations Manager. You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When Firstmac receives a complaint, it will attempt to resolve it promptly to prevent any unnecessary and inappropriate escalation of minor complaints.

Still not happy?

External dispute resolution process

If Firstmac's internal dispute resolution process has not resolved your complaint, you may contact the Credit Ombudsman Service Limited (COSL) by:

Visiting	www.cosl.com.au
Calling	Complaints: 1800 138 422 9am to 5pm AEST Monday to Friday
Faxing	Complaints on (02) 9273 8440
Writing to	Credit Ombudsman Service Ltd PO Box A252, South Sydney, NSW 1235

External dispute resolution is a free service to provide you with an independent mechanism to resolve your complaint.

If you would like more details about Firstmac's dispute resolution procedures and/or privacy policy, please contact Firstmac.

Things you should know

Firstmac does not make any promises about the value of any property you finance or its future prospects. You should always rely on your own enquiries.

Firstmac does not provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. You should obtain independent legal and financial advice before you enter any loan contract.

We also provide funding for mortgage managers to provide loans. Our mortgage managers market and manage loans for us under a written agreement.

Questions?

If you have any questions about this credit guide or need to know anything about Firstmac's services, just call 13 12 20.