



MORTGAGE
AND
REFINANCE
SERVICES

MARS Finance® Pty Ltd

ABN: 53 082 081 785

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Australian Credit Licence (ACL) #395838

Financial Services Credit Guide

This guide acknowledges your right to ask us about our services namely, the type of recommendation given and your costs in completing a transaction. It also provides direction if you are dissatisfied or have a complaint about the services I have provided. For your further information I have detailed in this guide the action that you may take to satisfy any query that may arise in our dealings. I welcome the opportunity to promptly resolve, to the best of my ability, any dispute that you feel justified in bringing to my attention. Early contact where disputation occurs, in most cases, solves any unnecessary unpleasantness.

We are licensed under the National Consumer Credit Protection Act 2009 (NCCP Act)

Overview

MARS Finance® Pty Ltd has been established as a result of many years of dedicated, professional service to Personal and Business clients. Through our network of representatives and allied support have a vast experience in providing clients with professional service in the provision of credit finance and other associated credit facilities.

We endorse and abide by the relevant Codes of Conduct and strictly adhere to the various Acts of Parliament and those passed by the National and the various State and Territory governments of Australia. We also comply with all requirements as directed by ASIC our National Regulator. We are members of the Finance Brokers Association of Australia (FBAA) ensuring we follow ethical and professional practices. All this is explained in the Statement of Credit Advice which is available to you on appointing us to act on your behalf.

Suitability Of Loans To Your Financial Objectives

It is my duty to have a complete knowledge of your current financial situation, financial objectives and borrowing needs before I can recommend a suitable loan package that would meet your requirements. My views will be presented to you in our Statement of Credit Advice (SOCA).

As a credit licensee I am required to:

- Make reasonable inquiries about the consumer's financial situation, and their requirements and objectives
- Take reasonable steps to verify the consumer's financial situation
- Make a preliminary assessment (for providing credit assistance) or final assessment (if a credit provider) about whether the credit contract is 'not suitable' for the consumer (based on the inquiries and information obtained in the first two steps).

You as the consumer can request for a written copy of the preliminary assessment or final assessment (as relevant). However, rather than you requesting it, I have included the preliminary assessment as part of the Statement of Credit Advice (SOCA) which you will receive a copy of.

However, you may simply elect to apply for a loan that you have already selected. If this is the case, I will not enquire about your needs and objectives but will still issue you with a Statement of Credit Advice (SOCA) noting your decision and then proceed directly with the finance application for submission to your selected lending institution.

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 will provide this within 7 business days and there is no fee charged to you. We are only required to give you a copy of the credit assessment if we suggest or assist you to obtain a specific loan or principal increase from a specific lender.

Available Products

Fixed Rates 1 to 5 Years.	Specialised	Private Lending	Leasing
Basic Professional Packages.	Commercial	Construction	100% Offset
Standard Variable	Business	Early Repayment	Redraw Bridging
Introduction Variable Rate	Full Doc	Interest In Advance	Equity Release
Discounted Variable Rates	Low Doc Non-Conforming	Interest Only	Split Facilities
Line Of Credit	Bank Accounts	General Insurance	Deposit Bonds
Credit Cards	Solicitor Funds	Private Funds	Bank Guarantees



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We maintain an updated list of approved complementary lenders which I can present to you illustrating a comprehensive range of finance options that would be suitable for your needs and financial objectives. To highlight this, a current product summary sheet will be provided for every recommended loan demonstrating the various key features of the particular product

Australian Credit Licence (ACL) Compliance Requirements

Being an ACL holder we are required to meet Training, Professional Qualifications and competency standards as part of the industry requirements. Resulting in us regularly undertaking training courses to maintain all representatives' level of professionalism.

Fees, Charges And Notice Of Disclosure

We do not charge you for our services. However, you may need to pay the financiers application fee, valuation fee and other fees. Any fees that are payable now or that may arise during the life of your loan will be fully disclosed in your loan contract.

Income is mainly derived by a commission based payment from a lender which are not fees or charges paid by you or are reflected in the product you are provided with. However a broker is entitled, in some cases, to charge a fee for service which will only be considered for Commercial Finance which may be a percentage of the loan amount.

After considering the information disclosed to you in the Credit Guide, we acknowledge that you have the right to appoint, should you so desire, another Licensee or their credit representative to negotiate any loan requirements.

Your Privacy Protection

MARS Finance® Pty Ltd will maintain a file which contains all your personal details you have disclosed to and the information included in the Statement of Credit Advice (SOCA). You can arrange to examine your personal file by simply contacting our office to make the arrangement.

Our Privacy Policy is set out in detail on page 11 of the accompanying confidential Fact Finder.

Dispute Resolution

Internal Dispute Resolution Scheme

If you have a complaint about the services we provide, the following options for resolution are available;

First Step: Most complaints or disputes arise from miscommunication and can usually be resolved amicably without delay. If you find yourself in this situation, contact our office and explain your concerns in order for us to provide a speedy resolution within 5 business days.

Second Step: If you are still not satisfied with our response then please let us know and we will acknowledge receipt of your unsatisfied complaint and make our final response within 45 days. This time period will allow us to also contact any Third Party that may be involved (example being the Bank or Lender) and also we will contact the Credit Ombudsman and discuss verbally your complaint to them in order to resolve matter and convey their findings to you.

External Dispute Resolution Scheme

Third Step: If you feel after following both the previous steps your complaint has not been satisfied by us, you may contact our following ASIC approved complaints body as follows;

Name: Credit Ombudsman Service Limited.

Phone number: 1800 138 422

Email/Web address: <http://www.cosl.com.au/Contact/>

Address: PO Box A252
South Sydney NSW 1235