

Credit Guide

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

This Credit Guide summarises our goals and standards, offerings, fees, and commissions. Please don't hesitate to ask if you need more information or clarification.

This Credit Guide has been generated by:

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Authorised Credit Representative name and Credit Representative number	Jugal Kishore Baldawa (ACR# 486436)
Organisation/Trading Name	Baldawa Group Pty Ltd.
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Australian Credit Licence name and Australian Credit Licence number	Mortgage Australia Group Pty Ltd (ACL# 377294)
Australian Company Number of ACL holder	091 941 749

Overview

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009 to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our organisation's high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives.

We guarantee to listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organisations ensure we are positioned to offer the best quality service as well as offering complementary financial services where appropriate.

Suitability of Loans to Your Financial Objectives

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary Credit Assessment, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

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

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

Lender and Products

As a mortgage broker I am able to offer choice across a number of products and have the opportunity to be accredited to arrange loans with the following AFG panel lenders:

86 400	AFG Commercial Powered by Thinktank	AFG Home Loans - Alpha
AFG Home Loans - Edge	AFG Home Loans - Icon	AFG Home Loans - Link
AFG Home Loans - Options	AFG Home Loans - Retro	AMP Bank
ANZ	ASCF	Auswide Bank
Bank Australia	Bank SA	Bank of China
Bank of Melbourne	Bank of QLD	Bank of Sydney
Bankwest	Better Mortgage Management	Beyond Bank
Bluestone	Citibank	Commonwealth Bank
Credit Union SA	Firefighters Mutual Bank	Firstmac
Funding	Granite Home Loans	Great Southern Bank
Health Professionals Bank	Heartland Reverse Mortgages	Heritage Bank
HomeStart Finance	Hume Bank	IMB Ltd
ING	Keystart	La Trobe Financial
Liberty Financial	ME	MKM Capital Pty Ltd
Macquarie Bank	MyState	NAB
Newcastle Permanent	P&N Bank	Pepper Money
QBANK	Resimac	St George Bank
Suncorp	Teachers Mutual Bank	UniBank
Virgin Money	Westpac	AMMF
Automotive Financial Services	Green Light Auto	Plenti
Latitude	Money Place	NOW Finance
RateSetter	SocietyOne	Symple
Wingate/Now	Wisr	

I have settled loans with the following lenders in the last 12 months:

AFG Home Loans - Edge	AFG Home Loans - Retro	ANZ
Bank Australia	Bankwest	Commonwealth Bank
ING	NAB	Plenti
St George Bank	Virgin Money	Westpac

Lenders available

We aim to provide you with information from a range of lenders and products / loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

Commonly used lenders

The list below documents the 6 most commonly used Lenders by my licensee. This does not necessarily reflect all of the financial institutions that my licensee is able to conduct business through.

However, if less than six lenders are displayed below, this is a summary of the lenders that my licensee is able to utilise for loan submission purposes

Financial Institutions	Percentage of applications submitted in the past 12 months
1. NAB	12.73%
2. Commonwealth Bank	11.47%
3. ANZ	8.69%
4. Macquarie Bank	7.32%
5. St George Bank	6.15%
6. Westpac	5.35%

Fees, Charges, Commission and Disclosures

Fees payable by you to third parties When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.

Fees payable by you to the licensee If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.

Payments received by the licensee Please take notice that the licensee may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you.

The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.

Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.

Fees payable by the licensee to third parties We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others for referring you to us. These referral fees are generally small amounts in accordance with usual business practice.

These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.

From time to time, we may also remunerate other parties through payments, rewards or benefits.

Tiered Servicing Arrangements Through your broker's relationships with lenders they may have access to tiered servicing arrangements. The benefits of this access to these arrangements can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. Your broker will advise you of any tiered service arrangements that are in place with a particular lender that they have proposed at the time recommendations are made.

Access to this program is not based solely on the volume of new or existing lending your broker's customers have with each respective lender and does not entitle them to any additional commissions outside of what they have disclosed to you, any additional payments or preferential customer discounts.

Other disclosures, benefit or interests Your AFG broker is prohibited from accepting gifts or inducements over \$350. Any benefit given to your broker greater than \$100 and less than \$350 will be recorded in a Gifts Register. A copy of your broker's register is available to inspect on request. If you wish to inspect the register, please contact your broker.

Referrals

We may receive obtain referrals from a range of sources, including accountants, financial planners, real estate agents and others. If you were introduced or referred to us, we may pay the referrer a commission, fee or remunerate them in other ways. Details of any commission or fees being paid to the referrer will be included in the Credit Proposal Disclosure document provided to you.

Credit & Valuation Reports

We may be provided access to free services such as credit report and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Multiple Roles

I may act in other roles or capacities related to the credit assistance provided to you. Each business activity is separate however I may be paid remuneration in my other business activities as a result of the credit assistance provided to you. Further details any relevant remuneration we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Where I am unable to act in more than one capacity, I will refer you to another party who will provide you services due to a conflict of interest that cannot be managed appropriately by me.

Related Parties

We have relationships with a number of related parties and associates. Details of any remuneration or possible conflicts these relationships will be included in the Credit Proposal Disclosure document provided to you.

Shareholding

I may directly or indirectly hold shares in AFG or the lenders I recommend. Details of any material holdings will be included in the Credit Proposal Disclosure document provided to you. If my material holding does not enable me to act in more than one capacity, I will refer you to another party who will provide you services due to a conflict of interest that cannot be managed appropriately by me.

Ownership Structures

I may act in other roles or capacities related to the credit assistance I provide to you. Each of business activities are separate from another however I may be paid remuneration in my other business activities as a result of the credit assistance we provide to you. Further details any will be included in the Credit Proposal Disclosure document I provide to you. Where I am unable to act in more than one capacity, I will refer you to another party who will provide you services that I am unable to due to a conflict of interest that cannot be managed appropriately by me.

AFG & AFG Home Loans

AFG Home Loans Pty Ltd (including AFG Securities Pty Ltd) are wholly owned subsidiaries of AFG. AFG may receive additional remuneration for any white label AFG Home Loans or securitised AFG Securities products that are settled. The remuneration received is in addition to those amounts paid to AFG as a mortgage broker aggregator and/or licensee. Details of this remuneration will be disclosed in your AFG Home Loan documentation.

About Credit Representatives

Your broker is authorised to engage in credit activities by Mortgage Australia Group Pty Ltd. The licensee shares responsibility in the conduct of your broker.

Commonly used lenders by your broker

The list below documents the 6 lenders most commonly used by your broker. The lenders disclosed below may be different to the lenders that the licensee has already disclosed. This may be due to different accreditation requirements or different types of consumers. The list below does not necessarily reflect all the financial institutions that your broker is able to conduct business through.

However, if less than 6 lenders are displayed below, this is a summary of the lenders that the broker is able to utilise for loan submission purposes

Financial Institutions*	Percentage of applications submitted in the past 12 months**
1. Virgin Money	24.1%
2. Commonwealth Bank	14.26%
3. Bankwest	10%
4. St George Bank	9.76%
5. NAB	8.95%
6. AFG Home Loans - Retro	7.35%

* The Top 6 lenders are based on the total volume of loans lodged in the last 12 months. Where I may not be accredited with 6 lenders the balance of lenders is made up of the top 6 lenders of my licensee.

**The % of loans is based on the total loans lodged over the past 12 months. This will not add up to 100% where I have lodged to lenders outside of my top 6.

Payments to the broker How are we paid?

Your broker may receive a whole or part of the commissions received by the licensee referred to above. This may be paid to your broker directly or indirectly from the licensee. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out if you wish.

Commissions are paid based on a percentage of the loan balance that is drawn down; which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to your broker by lenders may vary. By following the responsible lending requirements your broker will ensure the loan recommended to you is not unsuitable for your situations and objectives.

Fees payable to third parties by your broker

The information set out in the table for the licensee also applies to your broker with regards to referral fees.

On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.

Complaints

Irrespective of our status as a licensee, representative or credit representative, our reputation is built on matching the appropriate product(s) to the individual's requirements. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where applicants may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Jugal Baldawa first and express about your concerns.

Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with Jugal Baldawa, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

Name	David Ham
Phone	1300555967
Email	Compliance@mortgageaustralia.com.au
Address	93 Taittinger Grove, The Vines WA 6069

Note: In some instances your broker may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 45 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

This external dispute resolution (EDR) process is available to you, at no cost. Two EDR schemes may be listed below. This indicates that the Credit Representative and their authorising Licensee are both required to be members (independently) of an ASIC approved EDR scheme. Where a Credit Representatives EDR is displayed, please contact that EDR scheme in the first instance for complaint escalation.

	EDR (Licensee)	EDR (Credit Representative)
Name	AFCA	AFCA
Phone	1800 931 678	1800 931 678
Address	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Broker Signature _____ Date _____
Broker Name: Jugal Baldawa

Client Signature _____ Date _____
Client Name: _____

Client Signature _____ Date _____
Client Name: _____

Jaira Finance
CONFIDENTIAL

Each consent given in this document continues until withdrawn in writing.

Privacy Disclosure Statement and Consent

I/We consent to you using Personal Information, financial information and Credit Information about me/us for the purpose of arranging or providing credit, providing credit assistance, insuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent each of which may contact me/us for such a purpose including by telephone and electronically and acknowledge that you may receive a fee or commission for referring me/us to a product or service provider, such as an insurance provider. In this document "you" means each of Australian Finance Group Ltd (AFG), each subsidiary of AFG, the Appointed Credit Service Provider and their organisation and any assignees or transferees of the commissions relating to any credit provided to me arranged by the Appointed Credit Service Provider or their organisation. In this document, 'Personal Information' includes any sensitive information (including health information) and any information I/we tell you about any vulnerability I/we may have.

The Personal Information provided by me/us will be held by you. I/We can obtain a copy of AFG's Privacy Policy at www.afgonline.com.au. Your privacy policy contains information about how I may access or seek correction of my Personal Information, how you manage that information and your complaints process. If I/we do not provide the requested Personal Information, I/we acknowledge that you may be unable to assist in arranging finance or providing other services.

You may disclose Personal Information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, Serbia and the Philippines):

- any persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- any financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/mailing houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets; and
- any organisation providing online verification of our identities.

Credit Information

I/We hereby authorise you to receive Credit Information from any lender about my/our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by me access to my Credit Information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorise you to obtain our Credit Information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on our behalf. You are authorised to use that Credit Information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit. I/We acknowledge that you consent to these authorizations being provided in an electronic form (if applicable).

In this document 'Credit Information' includes information such as my/our identity information, the type, terms and maximum amount of credit provided to me/us, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringements.

Receiving Information Electronically

I/We consent to receiving credit assistance documentation and loan application information electronically. I/We acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

Video or Audio Conference Recording

I/We consent to you obtaining Personal Information, financial information and Credit Information about me/us by way of video conference and/or by way of audio conference for the purpose of arranging or providing credit, providing credit assistance or insuring credit and give my/our permission for that video and/or audio conference to be recorded and provided to a credit provider, insurer or government agency for this purpose.

Full Name of Applicant 1

Signature of Applicant 1

Date

Full Name of Applicant 2

Signature of Applicant 2

Date

Name of Appointed Credit Service Provider

Jugal Baldawa

Name and contact details of Appointed Credit Service Provider's Organisation (if applicable) including address/email/phone no.

Baldawa Group Pty Ltd.

Email: jugal@jaira.com.au

Mobile: 0413-099-772