

CREDIT GUIDE

Justin David Goodwin t/a Aloan4u

ABN 33 778 193 207

PO Box 2061, Murray Bridge SA 5253

Ph. 08 85310116, Fax. 08 85324335

Email: admin@aloan4u.com.au

Australian Credit License - 390249

Congratulations on choosing an MFAA (Mortgage and Finance Association of Australia) member to help you arrange your finance needs! The MFAA is Australia's peak industry body for the mortgage and finance industry. Its members work hard to provide the best possible service and ethical standards.

I am authorised as a credit representative of the licensee named below to arrange loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing and finance broking.

Key information

My full name	Justin David Goodwin
Address	PO Box 2061, Murray Bridge SA 5253
Phone and email	Ph. 08 85310116, Mo. 0410940423, E. admin@aloan4u.com.au
Credit representative number	390249
Licensee	Justin David Goodwin t/a Aloan4u, ABN 33 778 193 207, Australian Credit Licence 390249
External Dispute Resolution Scheme contact details	COSL (Credit Ombudsman Services Limited) phone 1800 138 422, www.cosl.com.au

Services I provide

[Advice] I will help you to choose a loan or lease which is suitable for your purposes.

[Choice] I will provide you with information on a broad range of financiers and products. Once you have chosen a loan or lease that is suitable for you, I will help you to obtain an approval.

[Execution only] You have already chosen a financier, and I will assist you to obtain an approval.

Our panel lenders

I source finance from a panel of financiers. The financiers named below are the two financiers with whom I conduct the most business.

* HomeSec Finance

* Prime Lenders Australia

Fees payable by you

I do not charge you for my services because I am paid commission by the financier or the licensee. However, you may need to pay the financier's application fee, valuation fees and other fees.

Commissions received by me

I may receive commissions from the lenders and lessors who finance for my customers or from the licensee. These are not fees payable by you. You may, on request, obtain information about a reasonable estimate of those commissions and how the commission is worked out.

Commissions payable by me

I source referrals from a broad range of sources. For example, I may pay fees to call centre companies, real estate agents, accountants, or lawyers who referred you to me. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may obtain from me a reasonable estimate of the amount of commission and how it is worked out.

My internal dispute resolution scheme

I hope you are delighted with my services, but if you are unhappy or have a complaint please let me know as soon as possible.

My external dispute resolution scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. My external dispute resolution provider is **Credit Ombudsman Service (COSL), PO Box A252 South Sydney NSW 1235, www.cosl.com.au**. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can obtain further details about my dispute resolution procedures and obtain details of my privacy policy on request.

Things you should know

If we arrange a loan for you to purchase or refinance real estate, you should make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

You should ensure that you have approved finance before entering a binding contract to purchase.

We don't provide legal or financial advice unless specified in a separate contract. It is important that you understand your legal obligations under the loan, and the financial consequences.

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Questions?

If you have any questions about this Credit Guide or anything else about my services, just ask at any time. I'm here to help you.