

# Hello.

# Talking to someone who gets it really makes a difference.

**Hayley Ramsey-Walsh, Mortgage Broker**

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15 King William Road, Unley SA 5061, Australia

Authorised Credit Representative Number: 364860

# Our promises. Three things you can expect from us.

## FIND THE RIGHT DEAL FOR YOU



- We'll compare a huge panel of banks and lenders
  - No fees\* for you, I'm paid by the lender you choose
  - The power to negotiate discounts
- 

## SAVE YOU TIME



- We'll scour the market for you
  - Expert research to find you the right loan
  - Do all the legwork for your application
- 

## KEEP IT SIMPLE



- No jargon! Everything explained simply
- I work for you, not the banks or shareholders

\*There may be times when a credit representative charges a fee.

# You're in good hands.

**WE WORK IN YOUR  
BEST INTERESTS**



A bank works for their bottom line,  
we work for you

**WE'RE NOT A BANK,  
NOR ARE WE OWNED BY ONE**



Proudly 100% family owned,  
and operated

**A PROVEN  
TRACK RECORD**



6 out of 10 Aussies choose a broker over  
a banker to help with their loans.

According to the Mortgage & Finance Association of Australia  
(MFAA) 2021 annual report.

**#BROKERSWORKFORYOU**

# A huge panel of banks & lenders in one place.

Residential						
						
						
						
						
						
						
						
Commercial						
						
						
						
						
						
Equipment Finance						
						
						
						
Deposit Bonds						
						
Personal Loans						
						

# How we will work together.

1

## **DISCOVERY**

Jump online and answer questions about what you're trying to do, your income, assets and other financial information.

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2

## **THE MEETING**

We'll talk about goals, present some options and an early recommendation

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3

## **IN-DEPTH RESEARCH**

We'll scour the market and ensure our recommendation is the most competitive solution for you, and best fits your needs.

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4

## **RECOMMENDATION PRESENTATION**

You'll be presented with a personalised recommendation plan.

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5

## **LODGE YOUR APPLICATION AND PREPARE FOR SIGNING**

We'll work with the lender you choose to package, sign and lodge your documents - and do the legwork to get you approved.

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6

## **APPROVAL MOMENT**

We'll let you know that everything has gone smoothly with your loan application.

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7

## **SETTLEMENT DAY**

This is the moment when the lender releases the money to you. We'll be there for you during the settlement process to let you know everything has gone through.

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8

## **TOGETHER FOR THE LONG HAUL**

This is just the beginning of our partnership. It's my ambition to help your financial future thrive. I'll be in regular contact with you to check in on your situation and make sure your loan continues to work hard for you, your changing situation and goals.

# All the services you need under one roof.



Home loans



Personal loans



Investment loans



Business loans



Refinance



Equipment loans



Commercial loans



Construction loans



Car loans

# The Credit Guide.

- ☒ Who we are
- ☒ The banks and lender we work with
- ☒ Our obligations to you
- ☒ How we get paid
- ☒ What we do with the information you provide us
- ☒ How we keep your information safe
- ☒ Who to speak to if you're unhappy



# Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. We are licensed 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

<b>Our full name</b>	BLSSA Pty Ltd ACN 117 651 760
<b>Address</b>	Level 26, 111 Eagle Street, Brisbane, Queensland 4000
<b>Phone</b>	03 9070 4852
<b>Email</b>	<a href="mailto:broker.advice@loanmarketgroup.com">broker.advice@loanmarketgroup.com</a>
<b>Australian Credit Licence Number</b>	391237
<b>Internal Complaints Officer Contact Details</b>	BLSSA Complaints Level 15, 360 Elizabeth Street, Melbourne Victoria 3000, Australia Email: <a href="mailto:resolutions@loanmarketgroup.com">resolutions@loanmarketgroup.com</a> Telephone: 03 9320 1082 or 1800 763 486 (free call)
<b>External Dispute Resolution Scheme Contact Details</b>	Australian Financial Complaints Authority Online: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

## Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

### Residential

Adelaide Bank AMP Australia ANZ Australia Athena Auswide Bank Bank First Bank of Melbourne Bank of Queensland	Bank SA BankWest Better Choice Home Loans Beyond Bank Bluestone Citibank Commonwealth Bank FASTCustom	FASTlend Firefighters Mutual Bank FirstMac Go Beyond Health Professionals Bank Heartland Seniors Finance Heritage Bank HomeStart	ING Keystart Home Loans La Trobe Financial Liberty Macquarie ME Bank Mortgage Mart MyState	National Australia Bank P&N Bank Pepper Money RedZed Resimac St George Suncorp Teachers Mutual Bank	uBank UniBank Victorian Mortgage Group Virgin Money Australia Westpac
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### Commercial

Adelaide Bank Commercial ANZ Commercial	Bank of Melbourne Commercial Bank of Queensland Commercial Bank SA Commercial	Commonwealth Commercial FASTElevate FlexiCommercial	IMB Commercial ING Commercial Judo Bank Commercial La Trobe Commercial	Liberty Commercial Macquarie Commercial Medfin Finance NAB Commercial	Paramount Commercial Pepper Money Commercial Qualitas Commercial RedZed Commercial	Scottish Pacific Commercial St George Commercial Suncorp Commercial/Business Westpac Commercial
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### Asset Finance & Personal Loans

Angle Finance ANZ Asset Finance Bank of Queensland Asset Finance Businessloans.com.au Capital Finance	CBA Asset Finance Firstmac Car Loans Judo Bank Asset Finance Latitude Motor Latitude Personal Loan	Liberty Motor Finance Loans Today Macquarie Leasing Medfin Asset Finance Metro Finance	NAB Asset Finance OnDeck Pepper Asset Finance Pepper Money Personal Loans Plenti	Shift Society One Westpac Equipment Finance WISR WISR
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## Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- You could not pay or 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 that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

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 are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must 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.

## Acting in your Best Interests

### Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests [Best Interests Duty]. This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party

## Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

## Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

## Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

## Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

## Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution [EDR] Scheme. Our external dispute resolution provider is specified above. 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 our dispute resolution procedures and obtain details of our privacy policy on request.

## 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 advice before you enter any loan contract.

# Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

## Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name Hayley Ramsey-Walsh

Address 15 King William Road, Unley SA 5061, Australia

Phone 0477053600

Credit Representative Number 364860

The number of lenders used in the last financial year is 8\*.

\*This information reflects the lenders used in the previous financial year. If your authorised credit representative changed aggregators this may not be accurate but you can request more information from your broker.

Lenders - Your Authorised  
Credit Representative

The listing as follows confirms the 6 most frequently used lenders by your credit representative. This is not intended to be a comprehensive list as there are other lenders on the current FAST Panel that may be utilised depending upon the specifics of client circumstances.

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Commonwealth Bank	45.12%
2. Bank SA	19.51%
3. ANZ Australia	14.63%
4. Westpac	7.32%
5. Pepper Money	4.88%
6. BankWest	4.88%

### The FAST lenders I am accredited with.

1. Adelaide Bank	<input checked="" type="checkbox"/>	26. Businessloans.com.au	<input type="checkbox"/>	51. Judo Bank Commercial	<input type="checkbox"/>	Commercial	
2. Adelaide Bank	<input type="checkbox"/>	27. Capital Finance	<input type="checkbox"/>	52. Keystart Home Loans	<input type="checkbox"/>	80. Pepper Money	<input type="checkbox"/>
3. AMP Australia	<input checked="" type="checkbox"/>	28. CBA Asset Finance	<input type="checkbox"/>	53. La Trobe Commercial	<input type="checkbox"/>	Personal Loans	
4. Angle Finance	<input type="checkbox"/>	29. Citibank	<input checked="" type="checkbox"/>	54. La Trobe Financial	<input type="checkbox"/>	81. Plenti	<input type="checkbox"/>
5. ANZ Asset Finance	<input type="checkbox"/>	30. Commonwealth Bank	<input checked="" type="checkbox"/>	55. Latitude Motor	<input type="checkbox"/>	82. Prosopa	<input type="checkbox"/>
6. ANZ Australia	<input checked="" type="checkbox"/>	31. Commonwealth	<input type="checkbox"/>	56. Latitude Personal Loan	<input type="checkbox"/>	83. Qualitas Commercial	<input type="checkbox"/>
7. ANZ Commercial	<input type="checkbox"/>	Commercial		57. Liberty	<input checked="" type="checkbox"/>	84. RedZed	<input type="checkbox"/>
8. Arch Finance	<input type="checkbox"/>	32. Deposit Assure	<input type="checkbox"/>	58. Liberty Commercial	<input type="checkbox"/>	85. RedZed Commercial	<input type="checkbox"/>
9. AssetLine	<input type="checkbox"/>	33. Deposit Power	<input type="checkbox"/>	59. Liberty Motor Finance	<input type="checkbox"/>	86. Resimac	<input type="checkbox"/>
10. Athena	<input type="checkbox"/>	34. FASTCustom	<input type="checkbox"/>	60. Loans Today	<input type="checkbox"/>	87. Scottish Pacific	<input type="checkbox"/>
11. Aussie Bonds	<input type="checkbox"/>	35. FASTelevate	<input type="checkbox"/>	61. Macquarie	<input type="checkbox"/>	Commercial	
12. Auswide Bank	<input type="checkbox"/>	36. FASTLend	<input checked="" type="checkbox"/>	62. Macquarie	<input type="checkbox"/>	88. Shift	<input type="checkbox"/>
13. Bank First	<input type="checkbox"/>	37. Firefighters Mutual	<input type="checkbox"/>	Commercial		89. Shift	<input type="checkbox"/>
14. Bank of Melbourne	<input type="checkbox"/>	Bank		63. Macquarie Leasing	<input type="checkbox"/>	90. Society One	<input type="checkbox"/>
15. Bank of Melbourne	<input type="checkbox"/>	38. FirstMac	<input type="checkbox"/>	64. ME Bank	<input checked="" type="checkbox"/>	91. St George	<input type="checkbox"/>
16. Bank of Queensland	<input type="checkbox"/>	39. Firstmac Car Loans	<input type="checkbox"/>	65. Medfin Asset Finance	<input type="checkbox"/>	92. St George Commercial	<input type="checkbox"/>
17. Bank of Queensland	<input type="checkbox"/>	40. FlexiCommercial	<input type="checkbox"/>	66. Medfin Finance	<input type="checkbox"/>	93. Suncorp	<input type="checkbox"/>
Asset Finance		41. Go Beyond	<input type="checkbox"/>	67. Metro Finance	<input type="checkbox"/>	94. Suncorp	<input type="checkbox"/>
18. Bank of Queensland	<input type="checkbox"/>	42. Go Beyond	<input type="checkbox"/>	68. Mortgage Mart	<input type="checkbox"/>	Commercial/Business	
Commercial		Commercial		69. Moula (PL)	<input type="checkbox"/>	95. Teachers Mutual Bank	<input checked="" type="checkbox"/>
19. Bank SA	<input checked="" type="checkbox"/>	43. Health Professionals	<input type="checkbox"/>	70. MyState	<input type="checkbox"/>	96. uBank	<input type="checkbox"/>
20. Bank SA Commercial	<input type="checkbox"/>	Bank		71. NAB Asset Finance	<input type="checkbox"/>	97. UniBank	<input type="checkbox"/>
21. BankWest	<input checked="" type="checkbox"/>	44. Heartland Seniors	<input type="checkbox"/>	72. NAB Commercial	<input type="checkbox"/>	98. Victorian Mortgage	<input type="checkbox"/>
22. BankWest Commercial	<input type="checkbox"/>	Finance		73. National Australia Bank	<input checked="" type="checkbox"/>	Group	
23. Better Choice Home	<input type="checkbox"/>	45. Heritage Bank	<input type="checkbox"/>	74. OnDeck	<input type="checkbox"/>	99. Virgin Money Australia	<input type="checkbox"/>
Loans		46. HomeStart	<input type="checkbox"/>	75. P&N Bank	<input type="checkbox"/>	100. Westpac	<input checked="" type="checkbox"/>
24. Beyond Bank	<input checked="" type="checkbox"/>	47. IMB Commercial	<input type="checkbox"/>	76. Paramount	<input type="checkbox"/>	101. Westpac Commercial	<input type="checkbox"/>
25. Bluestone	<input type="checkbox"/>	48. ING	<input checked="" type="checkbox"/>	Commercial		102. Westpac Equipment	<input type="checkbox"/>
		49. ING Commercial	<input type="checkbox"/>	77. Pepper Asset Finance	<input type="checkbox"/>	Finance	
		50. Judo Bank Asset	<input type="checkbox"/>	78. Pepper Money	<input checked="" type="checkbox"/>	103. WISR	<input type="checkbox"/>
		Finance		79. Pepper Money	<input type="checkbox"/>	104. WISR	<input type="checkbox"/>

<b>Commission received by us</b>	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
<b>Other benefits</b>	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
<b>Tiered Services</b>	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
<b>Fees payable by you</b>	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
<b>External Dispute Resolution Scheme Contact Details</b>	Australian Financial Complaints Authority Online: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
<b>National Debt Helpline</b>	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website <a href="http://ndh.org.au">ndh.org.au</a>