

Credit Guide

Congratulations on choosing Land Lease Home Loans Pty Ltd to help you arrange your finance needs.

Land Lease Home Loans Pty Limited ACN 642 684 053 ('we/us/our'), Australian Credit Licence Number 546781 of Level 9, 25 Martin Place, Sydney NSW 2000, is the servicer of loans made by LLHL Mortgages Pty Limited ACN 644 428 204. This means that although your lender is shown as 'LLHL Mortgages Pty Limited' you will deal with 'Land Lease Home Loans Pty Limited' as this entity assists customers with their loan.

The purpose of this Credit Guide is to assist you in deciding whether you want to enter into a credit contract or increase your credit limit on an existing credit contract with LLHL Mortgages Pty Limited, serviced by Land Lease Home Loans Pty Limited.

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

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may 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; and
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

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 could only pay with substantial hardship; or
- 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 to us is complete and accurate because if we proceed on incomplete or incorrect information, you may be in breach of your legal obligations to the lender.

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 you with a written copy of our preliminary credit assessment of your application within 7 business days if you ask for a copy within the first two years of the date of the credit assistance quote. If you ask for a copy of our preliminary credit assessment after two years but within 7 years of the date the credit assistance quote, we will provide you with a copy within 21 business days. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased. The credit assessment will be provided to you free of charge.

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

Services we provide

We market Land Lease Loans. These loans are structured and managed by us.

Fees payable by you

We do not charge you for our services. However, you may need to pay the financier's application fee, valuation fees, and other fees.

How we are remunerated

We may receive management fees from the lenders and lessors who fund our products. These are not fees payable by you.

You may obtain from us information about a reasonable estimate of those fees and how they are calculated.

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 are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- phoning 1300 555 626;
- emailing info@LLHL.com.au; or
- writing to PO BOX 350, Bowral, NSW 2576;

or by speaking to any representative of our business who will refer you to the Complaints Officer, details of whom are shown 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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to the Australian Financial Complaints Authority (**AFCA**) scheme, which can be contacted:

- by phoning on 1800 931 678;
- by email at info@afca.org.au; or

in writing to GPO Box 3, Melbourne VIC 3001.

See www.afca.org.au for more information about AFCA.

The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about AFCA and obtain details of our 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 credit 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.