

Credit Guide

ABOUT US (“we, us, our”):

Thank you for considering doing business with Mary Yannopoulos/Skybridge Capital

We are a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information about us, our representative with whom you are dealing and the services we provide.

Business Name	Skybridge Capital Pty Ltd ABN 52 600 144 367
Office Address	Suite 37 26-32 Pirrama Road Pyrmont NSW 2009
Mailing Address	Suite 37 26-32 Pirrama Road Pyrmont NSW 2009
Phone Number	02 9221 4888
Mobile Number	04 2882 9898
Email Address	Info@skybridgecapital.com.au
Licence number	509 486

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease.
- we suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan or lease.

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.



We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't meet your requirements or objectives.

We are required by law to ensure that any credit product with which we assist you can be deemed "not unsuitable" for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

We can provide you with a report – called a *Preliminary Assessment* – on how we determined that any loan we assisted you with was not unsuitable for you. You may request this report up to seven years after we provided you with this assistance.

CHOICE OF LENDERS

The following is a list of all the lenders with which I have accreditation:

Residential Lender	Lenders I am accredited for
Adelaide Bank	<input checked="" type="checkbox"/>
ANZ	<input checked="" type="checkbox"/>
Bankwest	<input checked="" type="checkbox"/>
Bluestone	<input checked="" type="checkbox"/>
CBA	<input checked="" type="checkbox"/>
La Trobe Financial	<input checked="" type="checkbox"/>
Liberty Financial	<input checked="" type="checkbox"/>
Macquarie Bank	<input checked="" type="checkbox"/>
NAB	<input checked="" type="checkbox"/>
Newcastle Permanent	<input checked="" type="checkbox"/>
Pepper Money	<input checked="" type="checkbox"/>
PLAN Custom	<input checked="" type="checkbox"/>
PLAN Lend	<input checked="" type="checkbox"/>
Resimac	<input checked="" type="checkbox"/>
Suncorp	<input checked="" type="checkbox"/>

Westpac	<input checked="" type="checkbox"/>

FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We may charge a fee for providing credit assistance. More detail about those fees will be set out in a quote we will give to you before we provide you with credit assistance.

OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

COMMISSIONS

COMMISSIONS WE RECEIVE FROM OUR LICENSEE

The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

Loan Contracts such as Home Loans and Investment Property Loans

Upfront commission payable by lenders in relation to home loans and investment property loans is calculated as a percentage of the loan amount and is generally in the range of 0.30% and 1.65% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by lenders in relation to home loans and investment property loans is generally calculated regularly (monthly, quarterly, bi-monthly, or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the range of 0% per annum and 0.55% per annum of the outstanding loan amount.

Personal Loans

Upfront commission payable by lenders in relation to personal loans is calculated as a percentage of the loan amount and is generally in the range of 0.00% and 2.20% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by lenders in relation to personal loans is generally calculated regularly (monthly, quarterly, bi-monthly, or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the range of 0% per annum and 1% per annum of the outstanding loan amount.

Leases

Upfront commission payable by lessors in relation to leases is calculated as a percentage of the lease amount and is generally in the range of 0% and 4% of the lease amount. It is usually paid after settlement of the lease.

Trail commission is generally not payable in relation to leases.

Further details of the commission earned by us will be included in the credit proposal disclosure document we will provide to you at the same time as we provide you with credit assistance.

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

COMMISSIONS PAYABLE BY US

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee. More detail about those payments will be set out in the credit proposal disclosure document we will give to you before we provide you with credit assistance.

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners, or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS?

If you have a complaint, we request you follow these steps:

- In the first instance, please contact your credit assistance provider Mary Yannopoulos /Skybridge Capital Pty Ltd

1. We may ask for additional information and request you to put your complaint in writing to ensure your issue is properly investigated.
2. In cases where your complaint will take longer to resolve, we will update you progressively.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

Our Complaints Area will acknowledge receipt of your complaint within five business days. If unable to resolve the complaint/dispute to your satisfaction within five business days, they will write to you advising the procedures we will follow in investigating and handling your complaint.

Within 45 calendar days from the date, you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation.

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge

– to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is Australian Financial Complaints Authority (AFCA), which can be contacted via:

- Telephone: 1800 931 678
- Website: <http://www.afca.org.au/>
- Mail: G P O Box 3, Melbourne VIC 3001
- Email: info@afca.org.au