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

Our full name	National Lending Group Pty Ltd ACN 152 947 852
Address	7/492 St Kilda Road, Melbourne VIC 3004
Phone	(03) 8508 6666
Email	info@nlg.com.au
Australian Credit Licence Number	412778
Internal Complaints Officer Contact Details	Complaints Officer 7/492 St Kilda Road, Melbourne VIC 3004 Email: complaints@nlg.com.au Telephone: 03 8508 6666; Toll Free: 1300 653 480
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au 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

AMP Australia
ANZ Australia
Apollo
Assetline Capital
Australian Financial
Australian Military Bank
Auswide Bank
Bank Australia
Bank First
Bank of China
Bank of Melbourne
Bank of Queensland
Bank of Us
Bank SA
BankWest
Bendigo Bank Broker
Better Choice Home Loans
Beyond Bank
Bluestone for LMG
Bridgit by LMG
Brighten by LMG
Commonwealth Bank
Credit Union SA
Firefighters Mutual Bank
Firstmac
Go Edge
Go Flexi
Granite Homeloans
Great Southern Bank
Health Professionals Bank
Heartland Bank
Hejaz
Heritage Bank
HomeStart
Household Capital
ING
Judo Bank
Keystart Home Loans
La Trobe Financial
Liberty
Ma Money
Macquarie
ME Bank
Mortgage Ezy
Mortgage Mart
MyState
National Australia Bank
Newcastle Permanent
ORDE Financial
OwnHome
P&N Bank
Paramount Mortgage Services
People First Bank
Pepper Money
RedZed
Resimac
Skip by LMG
St George
Suncorp
Teachers Mutual Bank
Thinktank by LMG
uBank
UniBank
Victorian Mortgage Group
Virgin Money Australia
Wave Money
Westpac
Zeus

Commercial

AMF
ANZ Commercial
Aquamore
Arch Finance Commercial
Assetline Commercial
Bank of Melbourne Commercial
Bank of Queensland Commercial
Bank SA Commercial
Bendigo Bank Commercial
Better Choice Commercial
Bluestone for LMG Commercial
Bridgit by LMG Commercial
Brighten by LMG Commercial
Commonwealth Commercial
Funding
GCI Funds
Granite Commercial
ING Commercial
Judo Bank Commercial
La Trobe Commercial
Liberty Commercial
MA Money Commercial
Macquarie Commercial
Medfin Finance
Msquared Capital
N1 Holdings
NAB Commercial
ORDE Financial
Pallas Capital
Paramount Commercial
Pepper Money Commercial
Prime Capital
Qualitas Commercial
RedZed Commercial
Scottish Pacific Commercial
St George Commercial
Suncorp Commercial and Business
Thinktank by LMG Commercial
Westpac Commercial

Asset Finance & Personal Loans

Affordable Car Loans
Alex Bank (PL)
Alex Bank (AF)
AMMF
Angle Finance
ANZ Asset Finance
Azora
Banjo
Branded Financial Services
Capital Finance
CBA Asset Finance
Dynamoney
Early Pay
Finance One
FinanZor
Firstmac Car Loans
FlexiCommercial
Judo Bank Asset Finance
Latitude Motor
Latitude Personal Loan
Liberty Motor Finance
Maple
Medfin Asset Finance
Metro Finance
Money3
MoneyMe Autopay
MoneyMe Personal Loans
MoneyPlace
MoneyTech
Morris
NAB Asset Finance
NOW Finance (PL)
NOW Finance (AF)
Pepper Asset Finance
Pepper Money Personal Loans
Plenti
Plenti Auto Finance
Resimac Asset Finance
Scottish Pacific Asset Finance
Selfco
Shift
Society One
Westpac Equipment Finance
WISR (PL)
WISR (AF)

This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. BankWest	20.00%
2. Macquarie	11.02%
3. Westpac	10.55%
4. National Australia Bank	10.06%
5. ANZ Australia	8.02%
6. La Trobe Financial	5.37%

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

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.

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 Fred Thomasian

Address 14 Salter Crescent, Denistone East, New South Wales 2112, Australia

Phone 0423405650

Credit Representative Number 501088

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below)

Top 6 Lenders - Your Authorised Credit Representative:

Lending Institutions and Financiers	% of loan settled for the previous financial year

The number of lenders used in the last financial year is 0*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The Choice Aggregation Services lenders I am accredited with.

- [x] **Affordable Car Loans**
- [ ] Alex Bank (PL)
- [ ] Alex Bank (AF)
- [ ] AMF
- [ ] AMMF
- [ ] AMP Australia
- [ ] Angle Finance
- [ ] ANZ Asset Finance
- [x] **ANZ Australia**
- [ ] ANZ Commercial
- [x] **Apollo**
- [ ] Aquamore
- [ ] Arch Finance Commercial
- [ ] Assetline Capital
- [ ] Assetline Commercial
- [x] **Australian Financial**
- [ ] Australian Military Bank
- [ ] Auswide Bank
- [ ] Azora
- [ ] Banjo (AF)
- [ ] Banjo (SBL)
- [ ] Bank Australia
- [x] **Bank First**
- [ ] Bank of China
- [ ] Bank of Melbourne
- [ ] Bank of Melbourne Commercial
- [ ] Bank of Queensland
- [ ] Bank of Queensland Commercial
- [ ] Bank of Us
- [ ] Bank SA
- [ ] Bank SA Commercial
- [x] **BankWest**
- [x] **Bendigo Bank Broker**
- [ ] Bendigo Bank Commercial
- [ ] Better Choice Commercial
- [ ] Better Choice Home Loans
- [x] **Beyond Bank**
- [ ] Bizcap
- [x] **Bluestone for LMG**
- [ ] Bluestone for LMG Commercial
- [ ] Branded Financial Services
- [ ] Bridgit by LMG
- [ ] Bridgit by LMG Commercial
- [x] **Brighten by LMG**
- [ ] Brighten by LMG Commercial
- [ ] Capital Finance
- [ ] CBA Asset Finance
- [ ] Commonwealth Bank
- [ ] Commonwealth Commercial
- [ ] Credit Union SA
- [ ] Deposit Assure
- [ ] Deposit Power
- [ ] Dynamoney (AF)
- [ ] Dynamoney (SBL)
- [ ] Early Pay (AF)
- [ ] Early Pay (SBL)
- [ ] Finance One (AF)
- [ ] Finance One (SBL)
- [ ] FinanZor
- [x] **Firefighters Mutual Bank**
- [ ] Firstmac
- [ ] Firstmac Car Loans
- [ ] FlexiCommercial
- [ ] Funding
- [ ] GCI Funds
- [ ] Go Edge
- [ ] Go Flexi
- [ ] Granite Commercial
- [ ] Granite Homeloans
- [x] **Great Southern Bank**
- [x] **Health Professionals Bank**
- [ ] Heartland Bank
- [ ] Hejaz
- [ ] Heritage Bank
- [ ] HomeStart
- [ ] Household Capital
- [ ] ING
- [ ] ING Commercial
- [ ] Judo Bank
- [ ] Judo Bank Asset Finance
- [ ] Judo Bank Commercial
- [ ] Keystart Home Loans
- [x] **La Trobe Commercial**
- [x] **La Trobe Financial**
- [ ] Latitude Motor
- [ ] Latitude Personal Loan
- [x] **Liberty**
- [ ] Liberty Commercial
- [ ] Liberty Motor Finance
- [ ] Lumi
- [x] **Ma Money**
- [ ] MA Money Commercial
- [x] **Macquarie**
- [ ] Macquarie Commercial
- [ ] Maple
- [ ] ME Bank
- [ ] Medfin Asset Finance
- [ ] Medfin Finance
- [ ] Medfin Finance
- [ ] Metro Finance
- [ ] Money3
- [ ] MoneyMe Autopay
- [ ] MoneyMe Personal Loans
- [ ] MoneyPlace
- [ ] MoneyTech (AF)
- [ ] MoneyTech (SBL)
- [ ] Morris
- [x] **Mortgage Ezy**
- [ ] Mortgage Mart
- [ ] Moula (PL)
- [ ] Msquared Capital
- [ ] MyState
- [ ] N1 Holdings
- [ ] NAB Asset Finance
- [ ] NAB Commercial
- [ ] National Australia Bank
- [x] **Newcastle Permanent**
- [ ] NOW Finance (PL)
- [ ] NOW Finance (AF)
- [x] **ORDE Financial (R)**
- [x] **ORDE Financial (C)**
- [ ] OwnHome
- [ ] P&N Bank
- [ ] Pallas Capital
- [ ] Paramount Commercial
- [ ] Paramount Mortgage Services
- [ ] People First Bank
- [ ] Pepper Asset Finance
- [x] **Pepper Money**
- [ ] Pepper Money Commercial
- [ ] Pepper Money Personal Loans
- [ ] Plenti
- [ ] Plenti Auto Finance
- [ ] Prime Capital
- [ ] Prospa
- [ ] Qualitas Commercial
- [x] **RedZed**
- [x] **RedZed Commercial**
- [x] **Resimac**
- [ ] Resimac Asset Finance
- [ ] Scottish Pacific Asset Finance
- [ ] Scottish Pacific Commercial
- [ ] Selfco
- [ ] Shift (SBL)
- [ ] Shift (AF)
- [x] **Skip by LMG**
- [ ] Society One
- [ ] St George
- [ ] St George Commercial
- [ ] Suncorp
- [ ] Suncorp Commercial and Business
- [ ] TAL
- [x] **Teachers Mutual Bank**
- [ ] Thinktank by LMG
- [ ] Thinktank by LMG Commercial
- [ ] uBank
- [x] **UniBank**
- [ ] Victorian Mortgage Group
- [ ] Virgin Money Australia
- [ ] Wave Money
- [ ] Westpac
- [ ] Westpac Commercial
- [ ] Westpac Equipment Finance
- [ ] WISR (PL)
- [ ] WISR (AF)
- [ ] Zeus

Commission received by us	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.
Other benefits	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.
Tiered Services	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.
Fees payable by you	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.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	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 ndh.org.au

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.