



Credit Guide

This credit guide will provide you with the information you will need to make an informed decision when engaging our services.

About Handy Financial Services

We are a registered and licensed brokerage firm, providing assistance in procuring and arranging loans and leases under the National Consumer Credit Protection ACT 2009 (NCCP Act). The NCCP Act regulates the activities of lending, leasing and financial broking in Australia.

For You the Consumer

This guide illustrates our responsibilities to you and also provides direction if you are dissatisfied or have a complaint regarding the service/s we have provided. This guide contains details of the course of action you can take to satisfy any query that you may arise in our dealings with you. Handy Financial Services welcomes the opportunity to promptly resolve, to the best of our ability, any dissatisfaction that you deemed justified to bring to our attention. Early contact where a dispute occurs in cases solves most issues.

Our Responsible Lending Obligations

It is our duty to have a reasonable knowledge of your current financial situation, financial objectives and borrowing needs before we can provide credit assistance that meets your requirements.

As a credit licensee we and our representatives are required to:

1. Make reasonable inquiries about your financial situation, and your requirements and objectives.
2. Take reasonable steps to verify your financial situation
3. Make a preliminary assessment about whether the requested credit facility is suitable or not for you based on the inquiries and information obtained in the first two steps.

When we cannot provide credit assistance

We are prohibited by law from providing you credit assistance that does not meet your requirements or objectives and/or where you can only comply with the proposed credit facility with substantial hardship or where other circumstances would make the credit facility unsuitable for you.

What are our fees?

- ✓ WE DO NOT CHARGE AN UPFORNT FEE FOR OUR HOME LOAN SEVICE
- ✓ THERE ARE NO FEES FOR USING OUR HOME LOAN SERVICE
- ✓ There is a nominal fee for conducting a financial assessment
- ✓ There is a fee for structuring your loan and is based on the complexity of the structure
- ✓ If there are charges, the fee will be included in the principle amount, if agreed, and paid to us from the loan proceeds as per your signed authority.



"Your partner in financial success"



- ✓ NO FEE IS PAYABLE IF WE ARE UNABLE TO IMPROVE OR RECOMMEND A BETTER PRODUCT OR STRUCTURE THAT BENEFITS AND IMPROVES YOUR EXISTING DEBT FACILITIES

Lenders and Products

We aim to provide you with information from a range of lenders and products/ loan. Once we have identified and you have selected the right loan suitable for you, we will help you obtain an approval.

Commonly Used Lenders

We source products from a range of banks, lenders, credit unions and other credit providers. The largest percentage of products used by our clients at present have been products offered by the following financial institutions

1. Adelaide Bank
2. Choicelend
3. Bank West
4. CBA
5. NAB
6. Westpac

Credit Products Available

1. Chattel Mortgage	2. Consumer Mortgage
3. Consumer Lease	4. Leasing/ Consumer Loan
5. Equipment Finance	6. Commercial Credit Facilities

How do we get Paid?

Financial Institutions pay us a commission upon settlement of your loan. Generally most lenders pay the same amount of commission varying from .05 to .1 and full disclosure of all ascertainable costs will be made available to you in the Credit Proposal Disclosure Document after a product has been assessed as being appropriate for your requirements.

Dispute Resolution

Our reputation is built on sourcing and matching the appropriate product/s to the individual's requirements. We go through great lengths to ensure customer satisfaction with our services, however, there may arise circumstances whereby the customer may be dissatisfied with the outcome of our consultation process. To assist you with this process we have developed an Internal Dispute Resolution Process.

Making a Complaint

You can lodge a complaint by;

- (a) Verbally in person
- (b) By Telephone
- (c) In writing by email, fax or post

To Lodge a complaint

Complaints Officer

Handy Financial Services

Suite 109, Building A, 1 Burbank Place, Baulkham Hills NSW 2153

Phone: (02) 8814 5077 Fax: (02) 9613 3696 email: complaints@handyfinance.com.au

IF YOU'RE STILL NOT SATISFIED WITH OUR INTERNAL REVIEW, you can contact the Credit Ombudsman for an External Dispute Resolution (EDR) at no cost to you

MORTGAGE BROKERS

CREDIT ADVISORS

DEBT STRUCTURES

Suite 109, Building A, 1 Burbank Place, Norwest Business Park, BAULKHAM HILLS NSW 2153

Phone: 1300 GO HANDY (1300 464 263) **Email:** admin@handyfinance.com.au

Credit License No: 460627

Web: www.handyfinance.com.au

ABN: 72 166 301 551

HANDY FINANCIAL SERVICES

MORTGAGE BROKERS

LOAN ADVISORY

DEBT RESTRUCTURE



"Your partner in financial success"

Credit Ombudsman
P.O. Box A252, Sydney South, NSW 1235
Phone: 1800 138 422

COSL Membership No:
M0024501

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