

Credit Guide

This Credit Guide has important information about Aussie and your Aussie Broker. It contains details about:

- Our fees, charges and commissions for helping you obtain a loan or other credit product;
- How we meet our responsible lending obligations to provide credit that is not unsuitable for you; and
- What you can do if you have a complaint or compliment about Aussie or your Aussie Broker.

Aussie's Credit Guide

Our name:	AHL Investments Pty Ltd ACN 105 265 861 ("Aussie")
Contact details:	Level 23, 363 George Street, Sydney, NSW 2000 Ph: 13 13 33 Email: ncc@aussie.com.au
Australian Credit Licence Number:	246786

Our services

We arrange loans from a broad range of lenders and products and manage Aussie branded home loans. We also market other credit products, such as personal loans and credit cards.

Panel lenders

We source finance from a panel of lenders. Our panel lenders are Adelaide Bank Limited, AMP Bank Limited, Australia and New Zealand Banking Group Limited, Aussie Mortgages Limited, Bank of Western Australia Limited, Bank SA, Citigroup Pty Limited, Commonwealth Bank of Australia, GE Automotive Financial Services, GE Personal Finance Pty Ltd, Homeside Lending (a division of National Australia Bank Limited), IMB Limited, ING Bank (Australia) Limited, Liberty Financial Pty Limited, Macquarie Bank Mortgage Solutions, MyState Financial Limited, Pepper Australia Pty Ltd, Perpetual Limited, Police & Nurses Credit Society Ltd, Residential Mortgage Group Pty Ltd, St George Bank Limited, Suncorp-Metway Limited and Westpac Banking Corporation.

Our obligations when rendering the services

Under the law, we are obliged to ensure that any loan or principal increase to a loan we make is not unsuitable for you. To do this, we will need to get information from you in order to assess that the loan is not unsuitable. We are required to:

- make reasonable inquiries about your requirements and objectives;
- 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 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 us is accurate.

We will 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 preliminary credit assessment if we give you credit assistance.

Fees payable by you

We do not charge you for our services. However, you may need to pay the lender's fees and charges.

Commissions receivable by us

We receive commissions from the lenders when they provide finance to you. For Aussie home loans where we act as mortgage manager, we receive management fees (a form of commissions) from the lender who funds the loan. These are not amounts payable by you. Upon request, we can provide you with a reasonable estimate of the commission or management fees likely to be received and how the commission or management fees are worked out.

Volume bonus receivable by us

We have volume bonus arrangements in place with AMP Bank Limited, Australia and New Zealand Banking Group Limited, Commonwealth Bank of Australia and Macquarie Bank Mortgage Solutions under which those lenders may pay us additional commissions if we exceed certain volume and quality targets.

Commissions payable by us

We source referrals from a broad range of sources including call centre companies, real estate agents and websites and may pay fees to these parties for referring you to us. These referral fees are generally small amounts. There is no fee payable by you for the referral. Upon request, you can obtain a reasonable estimate of the amount of commission and how it is worked out.

Aussie home loans

We market the Aussie home loans where we structure the products and also act as mortgage manager. The lenders of record shown in the credit contracts and mortgages are Residential Mortgage Group Pty Ltd (subsidiary of Commonwealth Bank of Australia) and Perpetual Limited.

Internal dispute resolution

If you wish to make a complaint, just write to us at the following address:

Customer Dispute Resolution
 AHL Investments Pty Ltd
 Level 23, 363 George Street
 Sydney NSW 2000

or alternatively fill out the complaint form at www.aussie.com.au

External dispute resolution

If you are not satisfied with the outcome of your complaint, you can contact our external dispute resolution scheme as follows:

Credit Ombudsman Service Limited
 PO BOX A252
 SYDNEY SOUTH
 NSW 1235

or telephone 1800 138 422
 or visit www.cosl.com.au

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 and financial advice before you enter any loan contract.

We have authorised the Aussie Brokers as our credit representatives to provide our services. The details of the credit representative you are dealing with is set out below:

Credit Representative's Credit Guide

Credit representative's name:	
Contact details:	
Credit representative number:	
Name of licensee which authorised the credit representative:	AHL Investments Pty Ltd ACN 105 265 861 ("Aussie")

The information set out in Aussie's credit guide also applies to the credit representative.

The credit representative receives all of its commissions directly from the licensee. You can obtain a reasonable estimate of the commissions likely to be received by the credit representative and how the commission is worked out from the credit representative.

AHL Investments Pty Ltd ABN 27 105 265 861 AFSL and Australian Credit Licence 246786 is a partly-owned subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian Credit Licence 234945.