

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	RATESONLINE.COM.AU PTY LTD ACN 122 052 582
Address	Level 5, 278 Collins Street, MELBOURNE VIC 3000
Phone	1800 282 652
Email	admin@freedomaggregation.com.au
Australian Credit Licence Number	384404
Internal Complaints Officer	Complaints Manager
Contact Details	Complaints Manager, Freedom Aggregation, PO Box 263, Flinders Lane Vic 8009 Email: compliance@freedomaggregation.com.au Telephone: 03 9013 8344 Monday to Friday 9:00am to 5:00pm (AEST)
External Dispute Resolution Scheme	Australian Financial Complaints Authority
Contact Details	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 Bridgit by LMG Brighten Commonwealth Bank Credit Union SA Firefighters Mutual Bank	Firstmac Go Beyond Go Edge Go Flexi Granite Homeloans Great Southern Bank Health Professionals Bank Heartland Bank Hejaz Heritage Bank HomeStart Household Capital	Hume Bank ING Judo Bank Keystart Home Loans La Trobe Financial Liberty Ma Money Macquarie ME Bank MoneyQuest Mortgage Ezy Mortgage Mart	MyState National Australia Bank Newcastle Permanent ORDE Financial OwnHome P&N Bank Paramount Mortgage Services People's Choice Credit Union Pepper Money Resimac St. George Sucasa	Suncorp Teachers Mutual Bank uBank UniBank Victorian Mortgage Group Virgin Money Australia Wave Money Westpac Zeus
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Commercial

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 Commonwealth Commercial Funding Go Beyond Commercial	Go Flexi Commercial Granite Commercial ING Commercial Judo Bank Commercial La Trobe Commercial Liberty Commercial	Macquarie Commercial Medfin Finance NI Holdings NAB Commercial ORDE Financial Pallas Capital	Paramount Commercial Pepper Money Commercial Prime Capital Qualitas Commercial Scottish Pacific Commercial St George Commercial	Suncorp Commercial/Business Westpac Commercial
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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 Firstmac Car Loans FlexCommercial	Judo Bank Asset Finance Latitude Personal Loan Liberty Motor Finance 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 TP24	Westpac Equipment Finance WISR [PL] WISR [AF]
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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. Commonwealth Bank	12.82%
2. Macquarie	11.06%
3. ANZ Australia	10.77%
4. ING	6.87%
5. Westpac	6.77%
6. Credit Union SA	6.34%

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 Kira Kapetanovic

Address Elanora QLD, 4221, Australia

Phone 0490458745

Credit Representative Number 532435

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
1. BankWest	33.33%
2. MyState	16.67%
3. Go Edge	16.67%
4. Bendigo Bank Broker	16.67%
5. Beyond Bank	16.67%
6. -	%

The number of lenders used in the last financial year is 5*.

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 Money Quest Group C lenders I am accredited with.

Affordable Car Loans <input type="checkbox"/>	Bank of Queensland Commercial <input type="checkbox"/>	Early Pay (SBL) <input type="checkbox"/>	Judo Bank Commercial <input type="checkbox"/>	MyState <input checked="" type="checkbox"/>	Resimac Asset Finance <input type="checkbox"/>
Alex Bank (PL) <input type="checkbox"/>	Bank of Us <input type="checkbox"/>	Finance One (AF) <input type="checkbox"/>	Keystart Home Loans <input type="checkbox"/>	N1 Holdings <input type="checkbox"/>	Scottish Pacific Asset Finance <input type="checkbox"/>
Alex Bank (AF) <input type="checkbox"/>	Bank SA <input checked="" type="checkbox"/>	Finance One (SBL) <input type="checkbox"/>	La Trobe Commercial <input type="checkbox"/>	NAB Asset Finance <input type="checkbox"/>	Scottish Pacific Finance <input type="checkbox"/>
Allianz <input type="checkbox"/>	Bank SA Commercial <input type="checkbox"/>	Firefighters Mutual Bank <input checked="" type="checkbox"/>	La Trobe Financial <input checked="" type="checkbox"/>	NAB Commercial <input type="checkbox"/>	Scottish Pacific Commercial <input type="checkbox"/>
AMMF <input type="checkbox"/>	BankWest <input checked="" type="checkbox"/>	Firstmac <input checked="" type="checkbox"/>	Latitude Personal Loan <input type="checkbox"/>	National Australia Bank <input checked="" type="checkbox"/>	Selfco <input type="checkbox"/>
AMP Australia <input type="checkbox"/>	Bendigo Bank Broker <input checked="" type="checkbox"/>	Firstmac Car Loans <input type="checkbox"/>	Liberty <input checked="" type="checkbox"/>	Newcastle Permanent <input type="checkbox"/>	Shift (SBL) <input type="checkbox"/>
Angle Finance <input type="checkbox"/>	Bendigo Bank Commercial <input type="checkbox"/>	FlexiCommercial <input type="checkbox"/>	Liberty Commercial <input type="checkbox"/>	NOW Finance (PL) <input type="checkbox"/>	Shift (AF) <input type="checkbox"/>
ANZ Asset Finance <input type="checkbox"/>	Better Choice Commercial <input checked="" type="checkbox"/>	Funding <input type="checkbox"/>	Liberty Motor Finance <input type="checkbox"/>	NOW Finance (AF) <input type="checkbox"/>	Society One <input type="checkbox"/>
ANZ Australia <input checked="" type="checkbox"/>	Better Choice Home Loans <input checked="" type="checkbox"/>	Go Beyond <input type="checkbox"/>	Lumi <input type="checkbox"/>	ORDE Financial (R) <input checked="" type="checkbox"/>	St George <input checked="" type="checkbox"/>
ANZ Commercial <input type="checkbox"/>	Beyond Bank <input checked="" type="checkbox"/>	Go Beyond Commercial <input type="checkbox"/>	Ma Money <input type="checkbox"/>	ORDE Financial (C) <input checked="" type="checkbox"/>	St George Commercial <input type="checkbox"/>
Apollo <input checked="" type="checkbox"/>	Bizcap <input type="checkbox"/>	Go Edge <input checked="" type="checkbox"/>	Macquarie Macquarie Commercial <input checked="" type="checkbox"/>	OwnHome <input type="checkbox"/>	Sucasa <input type="checkbox"/>
Aquamore <input type="checkbox"/>	Bluestone <input checked="" type="checkbox"/>	Go Flexi <input checked="" type="checkbox"/>	ME Bank <input checked="" type="checkbox"/>	P&N Bank <input checked="" type="checkbox"/>	Suncorp <input checked="" type="checkbox"/>
Arch Finance Commercial <input type="checkbox"/>	Branded Financial Services <input type="checkbox"/>	Go Flexi Commercial <input checked="" type="checkbox"/>	Medfin Asset Finance <input type="checkbox"/>	Pallas Capital <input type="checkbox"/>	Suncorp Commercial/Business <input type="checkbox"/>
Assetline Capital <input type="checkbox"/>	Bridgit by LMG <input type="checkbox"/>	Granite Commercial <input type="checkbox"/>	Medfin Finance <input type="checkbox"/>	Paramount <input type="checkbox"/>	Teachers Mutual Bank <input checked="" type="checkbox"/>
Assetline Commercial <input type="checkbox"/>	Brighten <input checked="" type="checkbox"/>	Granite Homeloans <input type="checkbox"/>	Medfin Finance <input type="checkbox"/>	Paramount Mortgage Services <input type="checkbox"/>	TP24 <input type="checkbox"/>
Aust. Life Insurance <input type="checkbox"/>	Capital Finance <input type="checkbox"/>	Great Southern Bank <input checked="" type="checkbox"/>	Metro Finance <input type="checkbox"/>	People's Choice <input type="checkbox"/>	uBank <input checked="" type="checkbox"/>
Australian Financial Bank <input checked="" type="checkbox"/>	CBA Asset Finance <input type="checkbox"/>	Health Professionals Bank <input checked="" type="checkbox"/>	Money3 <input type="checkbox"/>	Credit Union <input type="checkbox"/>	UniBank <input checked="" type="checkbox"/>
Auswide Bank <input checked="" type="checkbox"/>	Comminsure <input type="checkbox"/>	Heartland Bank <input type="checkbox"/>	MoneyMe Autopay <input type="checkbox"/>	Pepper Asset Finance <input type="checkbox"/>	Victorian Mortgage Group <input checked="" type="checkbox"/>
Azora <input type="checkbox"/>	Commonwealth Bank <input checked="" type="checkbox"/>	Hejaz <input type="checkbox"/>	MoneyMe Personal Loans <input type="checkbox"/>	Pepper Money Commercial <input checked="" type="checkbox"/>	Virgin Money Australia <input type="checkbox"/>
Banjo (AF) <input type="checkbox"/>	Commonwealth Commercial <input type="checkbox"/>	Heritage Bank <input checked="" type="checkbox"/>	MoneyPlace <input type="checkbox"/>	Pepper Money Personal Loans <input type="checkbox"/>	Wave Money <input checked="" type="checkbox"/>
Banjo (SBL) <input type="checkbox"/>	Credit Union SA <input checked="" type="checkbox"/>	HomeStart <input checked="" type="checkbox"/>	MoneyQuest <input checked="" type="checkbox"/>	Plenti <input type="checkbox"/>	Westpac <input checked="" type="checkbox"/>
Bank Australia <input checked="" type="checkbox"/>	Deposit Assure <input type="checkbox"/>	Household Capital <input type="checkbox"/>	MoneyTech (AF) <input type="checkbox"/>	Plenti Auto Finance <input type="checkbox"/>	Westpac Commercial <input type="checkbox"/>
Bank First <input checked="" type="checkbox"/>	Deposit Power <input checked="" type="checkbox"/>	Hume Bank <input type="checkbox"/>	MoneyTech (SBL) <input type="checkbox"/>	Prime Capital <input type="checkbox"/>	Westpac Equipment Finance <input type="checkbox"/>
Bank of China <input type="checkbox"/>	Dynamoney (AF) <input type="checkbox"/>	ING <input checked="" type="checkbox"/>	Morris <input type="checkbox"/>	Prospa <input type="checkbox"/>	WISR (PL) <input type="checkbox"/>
Bank of Melbourne <input type="checkbox"/>	Dynamoney (SBL) <input type="checkbox"/>	ING Commercial <input type="checkbox"/>	Mortgage Ezy <input type="checkbox"/>	Qualitas Commercial <input type="checkbox"/>	WISR (AF) <input type="checkbox"/>
Bank of Melbourne Commercial <input type="checkbox"/>	Early Pay (AF) <input type="checkbox"/>	Judo Bank <input type="checkbox"/>	Mortgage Mart <input type="checkbox"/>	Resimac <input checked="" type="checkbox"/>	Zeus <input checked="" type="checkbox"/>
Bank of Queensland <input checked="" type="checkbox"/>		Judo Bank Asset Finance <input type="checkbox"/>	Moula (PL) <input type="checkbox"/>		

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.