

# Home Loans



Credit Guide for Licensee  
and Credit Representative

We pride ourselves on being able to deliver friendly, reliable and tailored home loan services.

With a comprehensive range of competitive and flexible home loans available whether you're buying your first home, refinancing, upgrading or investing, we're sure to have a Home Loan solution that meets your needs.

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our mortgage brokering 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. This document contains information about the Licensee, and also the authorised Credit Representative who you are dealing with. Details of your authorised Credit Representative are available on the last page of this guide.

## ◆ The Licensee

<b>Licensee's full name</b>	LJ Hooker Financial Services Pty Ltd ABN: 34 106 564 765
<b>Address</b>	191 Botany Road, Alexandria NSW 2015
<b>Phone</b>	(02) 8303 7064
<b>Email</b>	finance@ljh.com.au
<b>Australian Credit Licence Number</b>	380270
<b>Internal Complaints Officer</b>	Michael Smith
<b>Contact details</b>	191 Botany Road, Alexandria NSW 2015
<b>Phone</b>	(02) 8303 7124
<b>Email</b>	msmith@ljhooker.com
<b>External Dispute Resolution Scheme</b>	COSL (Credit Ombudsman Services Limited)
<b>Contact details</b>	p: 1800 138 422 <a href="http://www.cosl.com.au">www.cosl.com.au</a>

## ◆ Our Services

We will help you choose a loan or lease which is suitable for your purposes.

We will provide you with information on a broad range of lenders and products. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval.

If you have already chosen a lender, we will assist you to obtain an approval with the lender of your choice.

## Our Key Lenders

We source finance from a panel of over 20 lenders. The lenders detailed below are the six lenders with whom we conduct the most business with:

- ANZ
- NAB group
- Westpac
- Commonwealth Bank
- Suncorp Metway
- LJ Hooker Home Loans

### Fees payable by you

In some cases, fees may be payable by you for the services that we provide. More details about the fees payable by you are outlined in the Quote which we will provide to you. You can obtain additional information about these fees and how they are calculated by asking us. In addition, fees may be payable by you to the lender for the processing of your application. This will vary depending on the lender and credit product selected and may include fees such as an application fee and valuation fee. Other government and lenders fees and charges may apply.

### Commissions received by us

We receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. You can obtain additional information about these commissions including a reasonable estimate of what we expect to receive and the method of calculation for working out the amount by asking us.

### Volume Bonus

Our Aggregators may have volume bonus arrangements in place with some or all of the lenders on their lender panel. Those lenders may pay to our Aggregators additional commission which they in turn may pass on a portion of this additional commission to us if these volume targets are exceeded. These amounts are currently unascertainable.

### 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 are generally small amounts and accord with usual business practice. These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of commission and how it is calculated.

### Alternative forms of remuneration

All credit representatives of LJ Hooker Financial Services Pty Limited are automatically participants in our incentive and/or rewards programs. These will vary from time to time and may include such things as funding for marketing initiatives, sponsored attendance for domestic / overseas conferences or other LJ Hooker related events.

### Our internal dispute resolution scheme

We pride ourselves on exceptional customer service, however sometimes we understand that things may go wrong or you may have concerns or feedback that you would like to tell us about. If you have a concern your first point of call is your Home Loan Specialist whose goal it is to resolve your concern directly with you.

If you have raised a concern and feel it has not been satisfactorily resolved you may also contact the Licensee direct who will try to mediate and resolve any issues. Contact can be made by:

- calling (02) 8303 7124
- emailing [msmith@ljhooker.com](mailto:msmith@ljhooker.com)
- writing to 191 Botany Road, Alexandria NSW 2015

We will attempt to resolve any issues promptly in accordance with our internal dispute resolution process. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor issues.

### Our external dispute resolution scheme

If we are unable to resolve your concern you may contact our external dispute resolution scheme provider.

Our external dispute resolution provider is COSL (Credit Ombudsmen Services Limited). COSL is a free, impartial service established to provide you with an independent mechanism to resolve specific complaints. COSL will assess the information provided by both parties to develop a fair resolution and can be contacted by email at [www.cosl.com.au](http://www.cosl.com.au) or by telephone on 1800 138 422.

Further details about our dispute resolution procedures can be obtained upon request.



## Questions?

Thank you for taking the time to review our credit guide. If you have any questions about this credit guide or the services that we provide, please do not hesitate to contact the credit representative with whom you have been dealing with. We are here to help you.

### Information that we will need from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we assist you to enter into is not unsuitable for you. To decide this, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives
- make reasonable inquiries about your financial situation
- take reasonable steps to verify your financial situation.

Credit will be deemed 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 and true.

Based on this information we will draft a preliminary credit assessment in order to determine the suitability of the loan products sought by you. You may request a copy of the preliminary credit assessment at any time within 7 years from when the credit assistance was provided.

### ◆ Your Credit Representative

Credit Representative's full name	<b>Peita Diamantidis</b>	ABN	<b>73 113 261 993</b>		
Address	<b>Level 1, Suite 3</b>				
	<b>97 Pacific Highway</b>				
Suburb	<b>North Sydney</b>	State	<b>NSW</b>	Postcode	<b>2060</b>
Phone	<b>1300 652 944</b>	e-mail	<b>info@deltaplan.com.au</b>		
Credit Representative Number	<b>372261</b>				
External Dispute Resolution Scheme contact details	<b>COSL</b>				

The credit representative may receive the whole or part of the commissions and fees referred to throughout this document directly or indirectly from the licensee. You can obtain additional information about these commissions including a reasonable estimate of what we expect to receive and the method of calculation for working out the amount by asking us.