Credit Guide

About us

This document provides information about the loans and credit services provided by WPF Finance (Empower Money Pty Ltd) (ACN **678 964 853**) Australian Credit Licence Number 561207 of 1/11 Packard Ave Castle Hill NSW 2154. This document contains information about us. We are licensed to provide loans and leases under the *National Consumer Credit Protection Act 2009* (Cth) (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing and finance broking. In this document, 'we', 'us' and 'our' refers to WPF Finance.

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan, lease or principal increase to a loan we arrange for you is not unsuitable. To decide this, we may 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; 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 loan is made:

- you cannot pay or can only pay with substantial hardship; or
- the credit will not meet your requirements or objectives.

For example, if you could only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is provided. For this reason, we must ask you to provide a significant amount of information. It is very important that the information you provide to us is accurate.

We must provide you with a copy of our credit assessment of your application if you ask for it within seven years of the date of the loan contract, lease contract, or principal increase. If, before entering the credit contract or increasing the credit limit, you request a copy of the assessment, we must give you a written copy of the assessment before entering the contract or increasing the credit limit.

Services we provide

We market Home loans. These loans are managed by us. The lender of record (i.e. the name which will appear on your credit contract and your mortgages) will be determined by the loan product selected. One of those lenders includes CC Grand No2. Pty Ltd ACN 126 096 473.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints, you should contact our Compliance team by email to support@wpffinance.com.au, in writing to PO Box 71 Kellyville NSW 2155, by telephone on 02 9188 9285 or by speaking to any representatives of our business, who will refer you to the Compliance team, whose details are shown above.

Please 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 as soon as possible. We hope that this will stop any unnecessary escalation of minor complaints.

Our external dispute resolution scheme

If we are unable to resolve your complaint, you may be able to refer the complaint to our External Dispute Resolution (**EDR**) scheme. Our EDR provider is the Australian Financial Complaints Authority (**AFCA**), which can be contacted by telephone on 1800 931 678; by facsimile on +61 3 9613 6399; by email on info@afca.org.au; online at www.afca.org.au; or in writing to GPO BOX 3 Melbourne VIC 3001.

EDR is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about AFCA and our Privacy Policy on request.

Things you should know

If we arrange a loan for you to assist in your purchase of real estate, you should 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.

You should ensure that you have approved finance before entering into a binding contract to purchase.

We don't provide legal or financial advice. It is important that you understand your legal obligations under the loan, and the financial consequences.

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter into any loan contract.

Relationships and Associations

WPF Finance has associations with referrers, brokers and other third parties.

CC Grand and WPF Finance are both part of White Picket Fence Holdings.

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.

WPF FINANCE

Privacy Statement

We are committed to protecting the privacy of your personal information. Our Privacy Policy governs how we collect, handle, use and disclose your personal information. It also deals with how you can access the personal information we hold about you, ask us to correct it, or make a privacy related complaint.

This policy explains how we respect your right to privacy in accordance with the Australian Privacy Principles contained in the Privacy Act (Cth).

What information do we collect and how is it used?

We will collect personal information from you when we do business with you. This may include a range of information such as your name, address and contact details to other information about your qualifications, employment history and financial information.

If you choose not to supply any of the information we request, our ability to assist you may be limited. We will use your personal information:

- to conduct our business
- to assess the suitability of our products
- manage our business relationships with you and with others
- to complete a transaction on your behalf
- to provide you with information about our products and services.

From time to time, we may use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We may do so by mail or electronically unless you tell us that you do not wish to receive these communications. You can unsubscribe 'opt-out' by notifying us and we will no longer send information to you.

How do we retain and protect your information?

We endeavour to maintain the relevance, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements. We hold the information we collect from you on our secure database. In some cases, your file is archived and sent to an external data storage provider for a period of time.

We only use storage providers who are also regulated by the Privacy Act. We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or exposure.

Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers. We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

Will we disclose the information we collect to anyone?

We do not sell, trade or rent client lists or personal information to and third party. We will disclose personal information about you where required by law or where reasonably required to provide you with our products or services. In all cases we will only disclose the information

that is strictly required, and take all reasonable steps to ensure that your personal information is handled in accordance with the Australian Privacy Principles.

These third parties are strictly prohibited from using your personal information for any purpose other than in the pursuit of business related to our credit assistance. Otherwise,
we will not disclose personal information unless you consent, we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

Keeping your details up to date:

TO access, update or correct the information we are holding, or for any questions in relation to your privacy, please contact us:

Mail: PO Box 71 Kellyville NSW 2155

Email: support@wpffinance.com.au