



Credit Guide

Services, Fees, Commissions & Complaints

April 2024 v5.0





Welcome to your credit guide

This guide explains how we work with you, who we partner with, and how we're paid — giving you confidence before choosing a loan.

About Your Consultant	3
Your Choice of Channel	3
Things to Consider	3
Your Best Interests	3
Providers	4
Aggregator	4
Referrers	

Your Loan Broker Pty Ltd is an independent firm providing financial and credit advice across Australia. We are committed to acting in your best interests.

Contact Us

1300 987 678

1300 452 769

Level 19, 50 Cavill Avenue,
Surfers Paradise QLD 4217

hello@yourfuturestrategy.com.au

About Your Finance Consultant

Your consultant acts under the authority of:

Your Loan Broker Pty Ltd, Australian Credit

Licence number 443421.

ABN: 18 150 213 077

EDR Scheme: Australian Financial Complaints Authority

EDR Membership No: 39053



Your Choice of Channel – Lending

We offer a wide range of services all under the one roof, making it easier to create a comprehensive finance strategy.

We provide 'credit assistance' when our finance consultants suggest or help you:

- apply for a credit contract
- increase a credit contract
- remain within a credit contract with a particular credit provider

Things to Consider

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. Your Loan Broker doesn't provide legal advice.

It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain legal and financial advice before you enter any loan contract.

Your Best Interests

Our finance consultants' priority is to you, the client. We require our finance consultants to place your finance needs above those of anyone else.

They are required to be transparent about products, your options, applicable fees and charges, as well as any conflicts of interest. They will communicate in simple-to-understand language and act with the highest standards of integrity.

They are committed to ensuring the product selected will meet your needs, requirements and be in your best interest.

Relationships: Providers

We source credit products from a range of banks, lenders and other credit providers depending on our clients' needs. However, at present, we write the most loans with the following banks, lenders and other credit providers: Macquarie Bank, Scene Finance, Westpac, National Australia Bank (NAB), Connective Essentials (Advantagedge) and ANZ.

The financiers listed are based on usage by us as the licensee, not the finance consultant. If you would like further details about any of these lenders, please ask us.

Aggregator

Our aggregator charges us a fee to access their panel lenders.

This fee may be made up of:

- a share of the commission that is paid by a lender for the client introduction
- a membership fee for our business
- a monthly fee for each of our accredited loan writers

If you would like us to provide an estimate of the share of the lender commission that may be retained by our aggregator, and how it is worked out, just ask.

Referrers

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other professionals. We may pay them a referral fee.

We will disclose the actual fee in our Credit Proposal Disclosure document. If you would like us to provide an estimate and how it is worked out, just ask.



Important Documentation

The three most important documents you will receive from us are:

- This one – our Credit Guide
- Preliminary Assessment
- Credit Proposal Disclosure Document

Preliminary Assessment

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. To determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment for regulated loans.

Obtaining a Copy of Your Preliminary Assessment

If we haven't already provided it to you, you may request a copy of our Preliminary Assessment.

If you request a copy:

- At any time during the first two years of completion of the assessment, we must provide it within seven business days.
- Between two and seven years after it was conducted, we must provide it within 21 business days.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Credit Proposal Disclosure Document

A Credit Proposal Disclosure Document will be provided before we provide credit assistance. The proposal sets out the costs of using our services, a reasonable estimate of the application fees that may apply, and sets out any commissions received.



Our Remuneration

Fees and Commissions

There are two ways we are paid for our services:

- A fee for service, which is either charged by the Licensee or Finance Consultant. If applicable, the details will be provided in a Credit Quote for your approval before your finance application is lodged.
- Lenders pay us a commission for introducing customers. The amount is based on the size of the loan and the loan product selected.

Your adviser will discuss all fees and charges with you before they provide a service.

We will only be paid this commission if your loan is settled and drawn down. We may also be paid an ongoing commission by your lender based on the outstanding balance of your loan.

The Finance Consultant may receive all or part of the commissions that the Licensee receives.

You do not pay our commission – it is paid to us by the lender, or by our aggregator.



Complaints Process

We are committed to providing a high-quality service to our clients. If you are not satisfied with the service we provide, please follow the steps in our complaints procedure:

1. Contact our office immediately.
2. We will acknowledge your complaint within one business day.
3. If you are not satisfied with the resolution achieved within 30 days of notifying our office, you may then seek external resolution via AFCA.

Complaints Officer

Director – Lending

1300 987 678

complaints@yourfuturestrategy.com.au

PO Box 5104, Gold Coast Mail Centre, QLD 9726

Australian Financial Complaints Authority (AFCA)

1800 931 678

www.afca.org.au

Australian Securities and Investments Commission (ASIC)

1300 300 630 (Free Call)



1300 987 678

yourfuturestrategy.com.au