

This Credit Guide provides important information about the services we provide.

Kuone Pty Ltd T/As 360 MMS is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act). This document provides you with information about the credit services we may provide to you that are regulated under the Act.

THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you obtain, or any lease we help you enter, is not unsuitable for you. 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;
- Take reasonable steps to verify that financial situation.

Credit will be unsuitable if, at the time of the assessment, it is likely that:

- You could not pay or could 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 to us is accurate.

OBTAINING A COPY OF THE ASSESSMENT

We must provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

SERVICES WE PROVIDE

360 MMS is a mortgage manager that offers a range of lending products that are both marketed and managed in-house. We believe that our products are competitive and the best available. 360 MMS is a licensee who has a written agreement with a funder (lender, lessor, or third party acting for the lender or lessor; e.g. a program manager or trustee) under which the licensee (360 MMS) is required to manage the relationship with the consumer on a day-to-day basis. The credit contract or lease and associated documentation is branded or co-branded with the name of the Mortgage Manager (i.e. 360 MMS).

RELATIONSHIP BETWEEN THE LENDER, PROGRAM MANAGER AND MORTGAGE

Manager Lender: Perpetual Corporate Trust Limited ABN 99 000 341 533

Program Manager:

- Columbus Capital Pty Limited ACN 119 531 252 trading as Origin Mortgage Management Services
- BC Invest Loans Pty Ltd ACN: 646 785 211
- First Federal Pty Limited ACN 136 380 526
- First Federal Home Loans Pty Limited ACN 160 925 146
- Home Affordability Solutions Pty Ltd ABN 49 611 323 169

Mortgage Manager: Kuone Pty Ltd T/As 360 MMS ACN 621 683 672

FEES PAYABLE BY YOU

We may charge a fee for our services. More details about the fees payable by you will be set out in our 360 MMS Product Term sheet.

COMMISSIONS RECEIVED BY US

We may receive commission from the lenders and lessors who fund our product. These fees are not payable by you.

COMMISSIONS PAYABLE BY US

We source referrals from a broad range of sources. For example, we may pay fees to brokers, financial planners, 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. You may, on request, obtain a reasonable estimate of those commissions and how the commissions are worked out.

WHAT IF YOU ARE NOT HAPPY WITH OUR SERVICES?

At 360 MMS, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well, and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

HOW TO CONTACT US

You can contact us by whichever of the following means best suits you:

Kuone Pty Ltd T/As 360 MMS

Telephone: 1800 519 609 or +61 3 7003 8909

Email: clientservice@360mms.com.au

Post: Level 27, 101 Collins Street, Melbourne VIC 3000

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint. We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 10 Business Days.

We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days, we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation, we will write to let you know the outcome and the reasons for our decision.

TAKING IT FURTHER

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 10 Business Days, then you can have your complaint heard by our external dispute resolution scheme, the Australian Financial Complaints Authority, an independent party.

You can contact them at:

Australian Financial Complaints Authority

Telephone: 1800 931 678

Post: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Web: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy upon request.