DUNE Client Disclosure & Consent Pack

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Credit Guide

About Us

Mortgage Providers Pty Ltd is licensed under the National Consumer Credit Protection Act 2009. The details of our license are as follows:

Licensee Name	Mortgage Providers Pty Ltd
Address	Suite 5, Level 6 402-410 Chapel Road BANKSTOWN, NSW, 2200
Telephone	02 9791 4884
Email	wally@mortgage-providers.com.au
Australian Credit License Number	387688

Credit Representative Name	Talha Tasbasi
Company	Dune Islamic Finance Pty Ltd
Address	Suite 207, 1510 Pascoe Vale Road COOLAROO VIC 3048
Telephone	0421 247 223
Email	talha@dunefinance.au
Australian Credit License Number	560453

Your Best Interests

Our broker's priority is to you, their customer. We require our brokers place your finance needs above those of anyone else.

Our brokers 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 interests at the time of assisting you obtaining finance.

Credit Guide

This Credit Guide contains important information about us, the services we provide and the activities of the credit representative operating under our credit license. It also contains:

- information about fees and charges that may be payable by you to us
- commissions that we may receive when we are acting as a credit representative
- commissions that we may pay to third parties for introduction of business, and information about what you should do if you have a complaint or dispute regarding our services and activities.

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide “credit assistance” when we:

1. Suggest or assist you in applying for:
   a. a particular finance facility with a particular funder.
   b. an increase to an existing facility with a particular funder; or
2. Recommend that you remain in an existing finance contract.

Preliminary Assessment

Prior to providing credit assistance to you, we must assess whether the finance facility is “unsuitable”. A finance facility will be “unsuitable” based on the information you provide to us if:

1. You will be unable to repay the proposed finance facility or will only be able to repay the proposed finance facility with substantial hardship; or
2. The proposed finance facility does not meet your requirements and objectives.

We are required to document our findings that the proposed finance facility is not unsuitable by completing a Preliminary Assessment. The Preliminary Assessment will set out your:

- requirements and objectives:
- financial and relevant personal situation; and
- ability to repay the proposed finance facility repayments.

We are also required to take reasonable steps to verify information provided by you to us.
This verification may include:

- requesting you for copies of documents that demonstrate your financial situation - in some cases we may also need to sight original documents; and
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of the Preliminary Assessment

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment anytime for up to 7 years and we must provide you with a copy of the assessment within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your
request Up to 2 years after the Credit Day	Within 7 business days after we receive your
request	
Between 2 to 7 years after the Credit Day	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract (i.e. the facility) is settled, or the finance amount is increased.
There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Fees and charges that are payable by you in relation to our credit assistance

Dune Islamic Finance may charge a fixed Application & Assessment Fee of $1,200 (inclusive of GST) depending on the nature, complexity and circumstances of the application.

This fee will only be payable where disclosed to you in advance and accepted by you before document review, lender research, credit assessment or application preparation has commenced.

Why This Fee Is Charged

The fee contributes toward the professional time, resources and expertise involved in assessing and progressing your application, including:

- Initial consultation and strategy discussions
- Review of your financial position, objectives and borrowing capacity
- Collection and assessment of supporting documents
- Researching suitable lenders/products
- Structuring and preparing your application
- Liaising with lenders, solicitors, valuers and other relevant parties
- Ongoing management of the application through to outcome

Refund Policy

Unless otherwise agreed in writing:

- If you decide not to proceed before substantive work has commenced, the fee may be refundable in full.
- If work has commenced but the application has not yet been submitted, a partial refund may be considered after deduction of reasonable costs for work completed.
- Once the application has been fully assessed, packaged, submitted to a lender, or substantial work has been undertaken, the fee is non-refundable.
- The fee is not automatically refundable if an application is declined, lender policy changes, or you choose not to proceed after work has commenced.

Any refund request will be considered fairly, reasonably, and in accordance with the work completed at the time of cancellation.

Commission Clawback / Early Discharge Fee

Where we arrange a finance facility for you and receive commission from the lender, the lender may reclaim some or all of that commission from us if the loan is repaid, refinanced, restructured, discharged, or otherwise terminated within an early period after settlement.

If this occurs due to your voluntary decision to refinance, repay, sell the secured property, or otherwise close the facility early, Dune Islamic Finance reserves the right to recover from you an amount equal to the actual clawback charged to us by the lender, subject to the limits below:

- If the facility is discharged within the first 12 months of settlement: up to 100% of the clawback amount charged to us.
- If the facility is discharged between 13 and 24 months of settlement: up to 50% of the clawback amount charged to us.
- After 24 months from settlement: no clawback reimbursement will apply.

Any amount payable by you under this clause will be limited strictly to the actual amount reclaimed from us by the lender. Evidence of the lender clawback will be provided upon request.

This clause will not apply where the early discharge results primarily from:

- lender error or misconduct;
- broker error or misconduct;
- demonstrated financial hardship;
- death, serious illness, or family law separation; or
- any other circumstance where it would be unfair or unreasonable to apply the clause.

We will always act in your best interests and this clause does not limit your right to refinance or seek alternative finance where appropriate.

I/We acknowledge that I/we have read, understood and accept the above Application & Assessment Fee, Refund Policy and Commission Clawback / Early Discharge Fee disclosures and authorize Dune Islamic Finance to proceed

______________________	______________________
Customer signature	Customer signature
______________________	______________________
Customer name	Customer name
Date: ______________________	Date: ______________________

Important Disclosure

This fee is separate from any lender fees, valuation fees, government charges, legal costs or other third-party charges that may apply in connection with your application or loan. These will be disclosed where known and relevant.

How do I get paid?

Ijarah Finance holds accreditation with Shariah Compliant funders. We receive commissions from them in relation to finance contracts, including home and investment property facilities.

An upfront commission is payable by our funders in relation to settled (drawn down) facilities and is calculated as a percentage of the finance amount. It is usually paid after settlement of the finance facility.

Trail commission is payable by funders in relation to settled (drawn down) facilities. It is calculated monthly on the outstanding finance balance and is paid for in arrears.

The upfront and trail commissions that we are paid by our funders are not payable by you. Details of commission to be received will be included in the Summary of Requirements and Credit Proposal document that we will provide you with when credit assistance is provided.

From time to time, I may also receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a funder or our aggregators, at no extra cost to you. The nature of such arrangements is temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent because of assisting you with credit assistance, this will be disclosed to you.

Other people we deal with

Our aggregator

We have approval to utilize other credit providers and their financing products through the services of our aggregator Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 437202 authorized under Australian Credit License 389328. The aggregator charges us a fee depending on our contract arrangements, consisting of:

- a share of commission that is paid by a particular funder
- Membership fee for our business
- a monthly fee for each of our accredited finance writers.

Commissions paid by Connective's lender panel are transparent and do not influence the broker or consumer choice. Connective is committed to quality consumer outcomes in all circumstances.

Referrers and referral fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee.

Details of any commission or fees being paid to the referrer will be included in the Summary of Requirements and Credit Proposal document.

Dispute resolution and complaints

We are committed to providing you with the best possible service, however we understand there may be times when you are not satisfied. If this occurs, please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit License holder, Mortgage Providers Pty Ltd. With regards to complaints resolution, we are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction with a credit representative operating under the license will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

Mortgage Providers Pty Ltd details are:

Attention:	Compliance and Complaints Handling Officer
Phone:	02 9791 4884
Email:	jasminek@mortgage-providers.com.au
Website:	https://www.mortgage-providers.com.au/
Mail:	Suite 5, Level 6 402-410 Chapel Road, BANKSTOWN, NSW, 2200

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 30 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Phone:	1800 931 678 (free call)
Email:	info@afca.org.au
Website:	www.afca.org.au
Mail:	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Things you should know

We don't provide legal or financial planning advice. It is important you understand your legal obligations under the finance contract and the financial consequences. If you have any doubts, you should obtain independent legal and financial planning advice before you enter any finance facility agreements

Our Shariah Funder panel

We are authorised to engage in credit activities and can assist you in obtaining Shariah-compliant finance. Our financing options are sourced from a select panel of two funders, with whom we have conducted the most business over the past 12 months.

Ijarah Finance top 2 funders are as follows:

1. Origin Ijarah (Granite Home Loans)
2. Ijarah La Trobe Financial Services Pty Ltd

Our funder data

This section provides details about the Shariah-compliant funders I am accredited with and the finance facilities settled with them in the last financial year.

The top two funders and their respective share of facilities settled in the last completed financial year are:

Funders	% of total settlements
Origin Ijarah (Granite Home Loans)	70%
Ijarah La Trobe Financial Services Pty Ltd	30%

Number of Shariah Compliant funders
2

Our Shariah Compliant funders available and those with whom we hold accreditation with are as follows:

Funders available	Funders we hold accreditation with
Origin Ijarah (Granite Home Loans)	☒
Ijarah La Trobe Financial Services Pty Ltd	☒

Entertainment and hospitality register

We hold and maintain an entertainment and hospitality register. A copy can be provided on request.

Further Information

For more information regarding this Credit Guide or anything else about our services, just contact us at any time. We're here to assist you

Privacy disclosure statement and consent

Part A

Overview

In handling your personal information, Mortgage Providers Pty Ltd ABN 16105838999 and its individual representatives ("the Broker") are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

The Brokers are authorised as credit representatives of Mortgage Providers Pty Ltd Australian Credit Licence 387688. Any references to "we, us, our" are to the Broker and will include reference to our aggregator, Connective Broker Services Pty Ltd and any of its related companies ("Connective").

We collect information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent ("Consent"). When you ask us to assist, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ("information") about you for those purposes.

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
  - Consumer credit for personal, household, domestic or residential investment purposes; or
  - Commercial credit for business purposes; or
  - Other services stated in this Consent; or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit or guarantor application or the credit application of a company of which you are a director, to source a suitable credit provider and any required insurance and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information - Collection and Disclosure

The personal information we collect may include a broad range of information from your name, address, and contact details to other information about your qualifications, employment history and financial information.

"Personal information" may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We may use that information to assess your application and, where appropriate, to source a suitable credit provider or lessor and / or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ("Consumer CRS") and/or a commercial credit reporting service ("Commercial CRS"), where we hold your consent (refer Schedule 1).
- Use any information a CRS provides in its report to assist us to preliminarily assess your

credit or guarantor application (references to a "CRS" could be to either a Consumer CRS or a Commercial CRS).

- Disclose your information to an insurer or insurers to source any insurance you wish to obtain; and
- Disclose your information to our advisers, aggregators, licensees and other financial intermediaries, a credit provider or credit providers to apply for finance on your behalf.
- Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the Philippines, India and Nepal.
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How we protect your information

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification, or exposure. All Connective staff are required by the terms of their employment to maintain confidentiality of customer information. 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.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agents for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. A full list of the lenders (credit providers) is stated on our credit guide, and we have access to other funders that can be found at:

- www.connective.com.au/lender-panel; and
- www.connective.com.au/caf/lender-panel.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRS.

The website of each credit provider contains details of each CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses, the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness.
- That, if you become overdue in making consumer credit payments or commit serious credit infringement, the credit provider may disclose that information to the CRS.
- How you can obtain the credit provider's and/or the CRS's policies about managing your information.
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws.
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider.
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

You agree we may:

- Use your information:
  - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
  - To source any finance you require.
  - To source any insurances you require.
  - As the law authorises or requires.
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require.
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required.
- Provide your information, including your credit report(s), to one or more of the credit providers so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor.
- Provide information about you to a guarantor, or prospective guarantor.
- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. Some of which may be located overseas.
- Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you.
- Us to correct the information we hold if it is incorrect.
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email).
- A CRS not to use your information for direct marketing assessment purposes, including pre- screening.
- A CRS to provide you with a copy of any information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the following address:

Suite 5, Level 6 402-410 Chapel Road
BANKSTOWN, NSW, 2200

In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy also deals with our complaints process and is available on our website or we will provide you with a copy if you ask us. Schedule 1 at the end of this document sets out the contact details for each CRS.

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Your consent to collect and disclose

By asking us to assist, you consent to the collection and use of the information you have provided to us
For more information on your privacy rights, please visit www.oaic.gov.au

Part B

Your consent to provide your personal information to a credit reporting body (CRS)

We can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRS). To do so, we may disclose personal information such as your name, date of birth and address to the CRS to obtain an assessment of whether that personal information matches information held by it.

By signing this document, you authorise the Broker or Connective to obtain a credit report on your behalf.

You also agree and consent to, as appropriate:

- A CRS specified in Schedule 1 disclosing information to a credit provider for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director.
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor.
- A credit provider disclosing your information (including information obtained by it from a CRS) to a guarantor, or a prospective guarantor.
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

By signing this document, you consent to us making a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

Customer signature	Customer signature
Customer name	Customer name
Date:	Date: