

OUR **PURPOSE**

“ To create the very
best outcomes for
our clients, staff
and the wider
community ”

TAG VALUES

TRUST

Earned through

HONESTY, TRANSPARENCY & RESPECT

ACCOUNTABILITY

Owning and valuing
our responsibilities

GREATNESS

What we strive for by living
our values and delivering
on our purpose

TAG Finance Australia Pty Ltd - Credit Guide



Australian Credit Licence 405647

Thank you for choosing TAG Finance Australia Pty Ltd to help you arrange your finance needs. This document provides information about the services we provide.

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.

Key Information	
Company Name	TAG Finance Australia Pty Ltd ACN: 120886197
Address	2b Forbes Road, Applecross WA 6153
Phone & Email	(08) 9367 1227 admin@taggroup.com.au
Australian Credit Licence Number	405647
Internal Complaints Contact	Tony Herbert – tony@taggroup.com.au
External Dispute Resolution Scheme	AFCA (Australian Financial Complaints Authority Ltd) Membership Number: 42398 Web: www.afca.org.au
Services we provide	
We will help you to choose a loan or lease which is suitable for your purposes.	
We will provide you with information on a broad range of financiers and products. Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval.	
You have already chosen a financier, and we will assist you to obtain an approval.	

Our panel lenders

We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Adelaide Bank Australian First Mortgage (AFM) AMP Bank ANZ Auswide Bankwest Better Choice Home Loans Better Mortgage Management (BMM) Big Sky Bluestone Bluebay Home Loans BOQ Citibank Commonwealth Bank	Connective Home Loans Deposit Power FIFO Capital Firstmac GE Money Heritage Bank Homeloans Ltd IMB Building Society ING Bank Keystart LaTrobe Home Loans Liberty Financial Loan Ave Macquarie Bank Ltd Mortgage Ezy	ME Bank MKM Capital MyState NAB Broker National Australia Bank NOW Finance (Personal loan) Pepper Home Loans P&N Bank Prospa RateSetter St George Bank Ltd Suncorp Metway Teachers Mutual Bank Virgin Money Westpac Bank
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We source finance from a panel of financiers. The financiers named below are the six financiers with whom we conduct the most business at present:

1. Bankwest
2. ANZ
3. Commonwealth Bank
4. NAB
5. Westpac
6. ING

What information will we need from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to 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 at the time the credit is provided:

- 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 proven. 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.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must 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.

Fees payable by you to the Licensee

On most occasions we do not charge you for our services because we are paid commission by the financier. If a fee is payable by you, this will be disclosed in our Credit Quote that will be provided to you with this document.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for you, as our customers. These are not fees payable by you. Information about a reasonable estimate of those commissions and how the commission is worked out is set out below.

Disclosure of Remuneration

	Related Company	Broker Group	Total Payable by Lending Institution
Monetary Benefits			
Remuneration paid to	TAG	Connective	
Upfront Commission	0.33% – 0.803% of the loan amount	0%	0.33% – 0.803% of the loan amount
Trailing Commission	0.1% to 0.33% of the outstanding balance	0%	0.1% to 0.33% of the outstanding balance

Other: Subject to referrer agreement.
Stated as a percentage of the \$'s above:

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. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

Name	Tony Herbert – Director TAG Finance Australia
Phone	0409 884 134
Email	tony@taggroup.com.au
Address	2b Forbes Road, Applecross WA 6153

Or by speaking to any representative of our business who will refer you to the Complaints Officer. You should 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 promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is AFCA. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

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

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's full name	Andrew Browne
Address	2b Forbes Road, Applecross WA 6153
Phone	(08) 9367 1227
Email	andrew@taggroup.com.au
Credit Representative Number	
External Dispute Resolution Scheme	AFCA Membership Number 42398 Web: www.afca.org.au

The information specified above applies specifically to the credit representative. In addition:

- The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the licensee. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.
- The six financiers listed above are based on usage by us as the licensee not the credit representative.
- The credit representative sometimes charges a fee for services. More details about the fees payable by you will be set out in a quote.

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.

PRIVACY AND CREDIT REPORTING POLICY

We are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) (“the Privacy Act”). This document sets out our privacy policy in respect of personal information we hold about you and what we do with that information.

It is important that you are confident that any personal information provided to us will not be used for any other purpose than that intended and expected by you.

This Policy also includes our credit reporting policy for the purposes of Part IIIA of the Privacy Act. It details how we manage your credit information and credit eligibility information where this is relevant to you.

The kinds of information we collect and hold

We may collect and hold a range of different information about you. This can include your name, date of birth, contact details (including address, email address, phone number or mobile telephone number), occupation, driver’s licence number and financial information. If you apply for insurance, we may collect information about what is being insured, the beneficiaries, and your health and financial situation, depending on the type of insurance. This is not an exhaustive list.

You might also need to provide personal information about other individuals to us. If so, we rely on you to inform those individuals that you are providing their personal information to us and to advise them about this policy.

In the event that we need to collect information about you in relation to credit matters, this can include information such as account numbers, credit application history, repayment history information, information about your credit worthiness, court proceedings information about you, default information about you and payment information about you.

How we collect your information

We may collect your information in a number of ways, including:

- Directly from you, such as when you provide the information in person, by phone, by email or in an application form;
- From third parties such as our related entities, your employer, your real estate agent, our business partners and credit reporting bodies or your representatives;
- From publicly available sources of information;
- From other organisations, who jointly with us, provide products or services to you.

If you choose not to provide certain information, we may not be able to provide you with our products or services or the level of service on which we pride ourselves.

How we hold your information

We may store your information in hard copy or electronic format and it may be combined or linked to other information held about you.

We take reasonable steps to maintain the security of your information and to protect it from loss, misuse, unauthorised access, modification or disclosure. We train our staff who handle your personal information to ensure that it is handled appropriately. Our procedures ensure that your personal information is only made available to staff where necessary.

The purposes for which we collect, hold, use and disclose your information

The main reasons we collect, use, hold and disclose personal information and credit information is to provide you with products and services. This includes:

- checking whether you are eligible for the products or services;
- to decide whether to provide or apply for products or services requested;
- providing or applying for the products or services;
- managing the products or services that we provide to you;
- the ongoing monitoring of your credit worthiness;
- to administer your insurance policy, assess any insurance risks or claims associated with you or our products or services; and
- to tell you about products or services we think may interest you, subject to legal restrictions on using this type of information for marketing purposes.

Where the Privacy Act permits it, we may disclose your personal information for the purposes above to third parties which include:

- your co-applicant (if any);
- our related entities;
- entities that provide services to us;
- the supplier of any goods or services that we provide or you request;

- other financial institutions or entities such as banks and credit providers;
- insurers, assessors, underwriters and brokers;
- government regulatory bodies in Australia;
- entities who wish to be involved in our business, or acquire an interest in our business;
- third parties you authorise to act on your behalf or that are otherwise connected with you; and
- law enforcement agencies.

Where the Privacy Act permits it, we may disclose your personal information and credit information to recipients located outside Australia. It is not reasonably practicable to list every country to which your information may be transmitted.

Access to and correction of information

You can request access to the personal information, credit information or credit eligibility information that we hold about you. You can also ask for corrections to be made. To do so, please contact our Privacy Officer using the contact details set out in the 'Contact Us' section of this Policy.

Complaints

If you are dissatisfied with how we have dealt with your personal information or credit information, or you have a complaint about our compliance with the Privacy Act or the Credit Code, you may contact our Privacy Officer using the contact details set out in the 'Contact Us' section of this Policy.

We will acknowledge your complaint in writing as soon as practicable within seven days. We will aim to investigate and resolve your complaint within thirty days of receiving it. If we need more time, we will notify you about the reasons for the delay and to extend this period.

If you are not satisfied with the outcome of your complaint you can access an external dispute resolution scheme or make a complaint to the Office of the Australian Information Commissioner. The Commissioner can be contacted at:

GPO Box 5218
 Sydney NSW 2001
 Phone: 1300 363 992
 Email: enquiries@oaic.gov.au
www.oaic.gov.au

Changes to this Policy

We may make changes to this policy from time to time that are necessary for our business requirements or the law. If we do so, we will post the updated version on our website. Any information held after an amended policy has been posted on the site will be subject to that amended policy.

Meaning of words

"We", "us" or "our" means:

- TAG Finance Australia Pty Ltd (ACN 120 886 197) ATF TAG Finance Australia Unit Trust (ABN 80 459 410 978) trading as TAG Finance and InReach Finance;
- TAG Financial Planning Pty Ltd (ACN 126 934 852) ATF TAG Financial Planning Unit Trust (ABN 64 647 048 794) trading as TAG Wealth; and
- Wealthpod Pty Ltd (ABN 97 148 977 539) trading as TAG Property.

Contact us

If you would like more information about our approach to privacy, please contact us at:

Privacy Officer, TAG Group Australia 2b Forbes Road, Applecross WA 6153 Tel: (08) 9367 1227