



## Credit Guide

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services. This Credit Guide summarises our goals and standards, offerings, fees, and commissions. We are required by law to provide this document please ask if you need more information or clarification.

Peach Financial Group including Peach Home Loans and Expat Home Loans is one of the most experienced and innovative mortgage brokers in Australia. Peach has been operating since 2000 when we pioneered a streamlined home loan application process saving you time and money on your new home loan or mortgage refinancing needs. We don't offer insurance, accounting, financial planning or consumer advice - we are home mortgage specialists.

Our mission is to ensure we offer our applicants the best service and most appropriate products through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives.

Peach Financial is 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.

### **Suitability of Loans to your Financial Objectives**

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will find out and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your situation / requirements.

For the purposes of the Preliminary Credit Assessment, we will 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.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance.

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

### **Key Information about us**

Name: Dyscall Pty Ltd - trading as Peach Financial Group

Address: 44 The Crescent, Port Melbourne VIC 3207

Aust Credit Licence: #385657

Internal complaints officer: Rachael Boulton - [complaints@peachfinancial.com.au](mailto:complaints@peachfinancial.com.au) - 02 6626 6832

External Dispute Resolution: COSL (Credit Ombudsman Services Limited) phone 1800 138 422, [www.cosl.com.au](http://www.cosl.com.au)

### **Services we provide**

We will help you to choose a loan 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. If you have already chosen a financier, and we will assist you to obtain an approval

### **Our panel of lenders**

The following are the six lenders with whom we generally conduct the most business - this list does not represent our full panel of lenders:

meBank          CBA    Heritage          ING    St George          Suncorp

### **Commissions received by us**

We may receive commissions from the lenders who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

### **Commissions paid by us**

At this time we have no referral or commission arrangements with other parties.

### **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:

telephoning - 02 6626 6832

e-mailing - [complaints@peachfinancial.com.au](mailto:complaints@peachfinancial.com.au)

writing to - Complaints Officer, PO Box 303, Port Melbourne 3207 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 specified above. 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 do not 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 do not 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.

### **Questions?**

If you have any questions about this credit guide or anything else about our services, just ask at any time. We are here to help you.

### **Credit Representatives**

Under the National Consumer Credit Protection Act a credit representative is a person registered with ASIC who has been authorised by a credit licensee (Peach) to engage in specified credit activities on behalf of the licensee. Your application manager works exclusively for Peach Financial Group and as part of a team with our head broker - therefore we provide both of their details here for your information.

Your credit representatives do not receive any commission, volume bonus or other incentive to offer one product over another. A bonus payment may be made to the credit representative where you, the client positively comment on the work performed by the credit representative.

The credit representatives responsible for your inquiry are :

Joyce Neilsen - ASIC Registered Credit Representative 407099

Andrew Hunter - ASIC Registered Credit Representative 364499