



PEMBERTOWN
• finance •

Credit Guide

General Information about our Services

T 08 6168 9261

A 54 Lindsay Street, Perth WA 6000

Authorised Credit Representative NO 421804

What credit products we offer:

We offer a range of consumer lending products including:

- Owner Occupied Home Loans
- Investment Loans
- Pre-Approved Loans
- First Home Owner Loans
- Construction Loans
- Renovation Loans
- Debt Consolidation Loans
- Personal Loans
- Car Loans
- Commercial Loans

General information about our services:

The remuneration of finance brokers is limited to a maximum, as prescribed by the Maximum Remuneration Schedule set by law. Before you accept your loan offer, please make sure you read the credit contract/loan agreement carefully to find full details of the loan. Warning: You should check the loan agreement/credit contract to ensure that the terms of the loan do not vary from what you require. If they do vary, please inform us immediately so that we can assist you.

We are obliged to act in your best interests and give you undivided loyalty unaffected by any of our interests. However, we also represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. If you have any questions about our role, please ask.

If you are refinancing a loan(s), and your commitments will be increased, you should seek independent financial advice to make sure that you are able to meet the increased commitments. Warning: Your regular repayments may not increase, but the total you have to pay may increase – for example by having to make repayments over a longer period.

We do not provide legal or financial advice unless specified in a separate contract. It is important you ensure 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 the loan contract.

Our responsible lending obligations to you:

To comply with our responsible lending obligations as a licensee, Pembertown Finance must not enter into a loan with a consumer, suggest a loan to a consumer or assist a consumer to apply for a loan if the credit contract is unsuitable for them. To ensure compliance with our responsible lending obligations, and depending on the circumstances, Pembertown Finance will:

- (a) Make reasonable inquiries about the consumer's requirements and objectives in relation to the loan
- (b) Make reasonable inquiries about the consumer's financial situation (i.e. to determine whether the consumer has the capacity to repay the loan)
- (c) Take reasonable steps to verify the consumer's financial situation
- (d) Produce and retain a copy of our Preliminary Credit Assessment Report (PCAR) immediately as practical, upon request, provide the consumer with a copy of both the PCAR that the loan writer has produced and the PCAR produced by our loan writing software.

How we aim to resolve disputes:

Pembertown Finance have adopted the Mortgage and Finance Association of Australia (MFAA) example of IDR procedures. Pembertown Finance review those procedures annually to ensure they remain appropriate for our business and to adopt any changes made by the MFAA to these procedures. Our customers are informed of our dispute resolution procedure and information about it also appears on our website at www.townrowandassociates.com.au

Receiving Complaints:

Complaints can be lodged by contacting Pembertown Finance and asking for the Complaints Officer by:

- Telephoning: Office (08) 6168 9261
- e-mail: mark@pembertown.com
- written: P.O. Box 8178, Perth BC, WA 6849

Alternatively you can speak to any representative of our business who will refer complainants to the Complaints Officer. We adopt the definition of 'complaint' in AS ISO 10002-2006, namely 'an expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected. This means we will treat informal complaints seriously and refer them to our Internal Disputes Resolution (IDR) procedure unless they are resolved by the end of the next business day. Any complaint which is resolved to the customer's satisfaction by the end of the next business day (starting from when the complaint was received) will not require the full IDR process to be applied. There is no need to capture and record the complaint or respond as set out below.

Investigating Complaints:

The Complaints Officer will review the complaint carefully and promptly, taking such steps and reviewing such documents as a reasonable person would do. Responding to complaints within appropriate time limits and referring unresolved complaints to an External Dispute Resolution (EDR) scheme (COSL). The Complaints Officer will provide a written 'final response' to the complainant within 45 days (21 days where the complaint relates to default).

EDR Membership:

Pembertown Finance is a full member of the Credit Ombudsman Services Limited (COSL). All credit representatives of Pembertown Finance are also required to be a member of COSL. Our EDR provider can be contacted on (Credit Ombudsmen Services Limited) phone 1300 78 08 08.