

CREDIT GUIDE & QUOTE

**ALL NATION FINANCE PTY LTD ATF THE ALL NATION UNIT TRUST TRADING AS
 “ALL NATION FINANCE”**

ABN: 68 686 536 129
Address: 10 Lancaster Road, Wangara WA 6065
Australian Credit Licence No: 380210

This Credit Guide provides you with key information you need to know when making an informed and confident choice when engaging our products and services. This Credit Guide acknowledges your right to ask us about our services namely, the type of recommendation given and the costs in completing a transaction. It also provides direction if you are dissatisfied or have a complaint about the products or services provided. For your further information we have detailed in this Credit Guide the action that you may take to satisfy any query that may arise in our dealings. We welcome the opportunity to promptly resolve, at the best of our ability, any dispute that you feel justified in bringing to our attention.

OVERVIEW

All Nation Finance Pty Ltd ATF the ANF Unit Trust trading as “All Nation Finance” has been established as a result of many years of dedicated, professional service to business and retail clients. Through our networks and allied support we have vast experience in providing clients with professional service in the provision of credit finance and other associated credit facilities.

All Nation Finance endorses and abides by the relevant Codes of Conduct and strictly adheres to the various Acts of Parliament and those passed by the National and the various State and Territory governments of Australia. We also comply with all requirements as directed by ASIC our National Regulator. We are members of Finance Broking industry associations ensuring we follow ethical and professional practices.

OUR SERVICES

Why people select All Nation Finance:

- We are ASIC accredited Australian Credit Licence holders – No. 380210
- We offer a choice of product from up to 37 banks, financiers or lending institutions
- We are a MFAA industry association member
- We have been established since 2009

AVAILABLE PRODUCTS

Variable Rate Loans	Professional Package Loans	Lines of Credit
Fixed Rate Loans	Split Loans	Offset Savings Accounts
Interest Only Loans	Lo- Doc Loans	Bridging Finance
Reverse Mortgages	Non-Conforming Loans	

GENERAL FINANCE

- Consumer Loans – secured and unsecured
- Personal Loans – secured and unsecured
- Leasing
- Hire Purchase
- Chattel Mortgage
- Business Loans

We maintain an updated list of approved complementary lenders which, if requested, we can present to you illustrating a comprehensive range of finance options that may be suitable for your needs and financial objectives.

YOUR AUTHORISED CREDIT REPRESENTATIVE (ACR)

Your ACR is representing All Nation Finance and as such has to meet Training, Professional Qualifications and competency standards as part of the industry requirements. We are regularly undertaking training and courses to maintain all representatives' level of professionalism. Please view your ACR's individual profile.

RESPONSIBILITY FOR CONDUCT

Your Authorised Credit Representative acts as either an employee or a contractor on behalf of All Nation Finance who is responsible for any financial product or recommendation that is provided to you by us.

All Credit Representatives and Licensees by law, have Professional Indemnity insurance to cover any potential claims. They are also closely monitored and supervised by All Nation Finance to ensure:

- they comply with credit legislation and conditions of their registration;
- that clients are not disadvantaged by any conflicts of interest that arise wholly or partly in relation to credit activities;
- that credit activities are engaged in efficiently, honestly and fairly.

FEES, CHARGES AND NOTICE OF DISCLOSURE

Our income is mainly derived by a commission payment from banks and lenders. However a broker is entitled, in some cases, to charge a fee for service. That fee charged may be a percentage of the loan amount or a fixed sum and can vary from loan complexity and product to product. If applicable, our fee is negotiated to suit your individual circumstances and is generally included in the final loan funding. We guarantee our fee will not exceed \$990 (incl GST). No fee is charged if you do not proceed with the credit proposal. We will provide you with our Credit Quote for your review following our initial discussions regarding your individual needs and requirements.

It is pointed out that a share of any commission earned by All Nation Finance may be passed on to a Third Party who has introduced a client to us for assistance in financial borrowings. This payment to a "Referrer" is at the sole discretion of All Nation Finance.

All fees and charges will be detailed to you verbally and confirmed in writing including in the Credit Quote and Credit Proposal that may accompany this Credit Guide were required.

After considering the information disclosed to you in the Credit Guide, we acknowledge you have the right to appoint, should you so desire, an alternative credit representative to negotiate any loan requirements.

SUITABILITY OF LOANS TO YOUR FINANCIAL OBJECTIVES

It is our duty to have a complete knowledge of your current financial situation, financial objectives and borrowing needs before we can suggest or recommend a loan package that may meet your requirements.

As a credit licensee we and our representatives are required to:

- Make reasonable inquiries about your financial situation, and your requirements and objectives;
- Take reasonable steps to verify and confirm your financial situation, including repayment capacity;
- Make a preliminary assessment (for providing credit assistance) about whether the credit contract is 'not unsuitable' for you.

You, as the consumer can request for a written copy of the preliminary assessment if required.

However you may simply elect to apply for a loan that you have already selected. If this is the case, we will not enquire about your needs and objectives but will still issue you with a Credit Proposal were appropriate and proceed directly with a finance application for submission to your pre-selected lending institution and loan product(s).

YOUR PRIVACY PROTECTION

Your Credit Representative will maintain a file which contains all the personal details you have disclosed to us and the information included in the Credit Proposal. You can arrange to examine your personal file by simply contacting us to make the necessary arrangements.

Our company Privacy Policy is set out in detail on the last page of this Credit Guide.

COMPLAINTS

If you have a complaint about the services we provide, the following options for resolution are available:

1 First Option

Most complaints or disputes arise from miscommunication and can usually be resolved amicably without delay. If you find yourself in this situation, contact us and explain your concerns in order for us to provide a speedy resolution.

2 Second Option

If you are not satisfied with this response then please contact the All Nation Finance - Responsible Manager and Complaints Officer as follows:

Contact name of our complaints officer: Alan Dawson
Contact phone number: 0424 185 442
Email: alan@allnation.com.au

3 Third Option

If you feel after following both the previous options your complaint has not been satisfied, you may contact our following ASIC approved complaints body being:

Name of EDR scheme: Credit Ombudsman Service Limited
Phone number: 1800 138 442
Web Address: www.cosl.com.au
Postal Address: P. O. Box A252, Sydney South, NSW 1235

PRIVACY POLICY

Our Commitment

At All Nation Finance Pty Ltd ("the Company"), we recognise that your privacy is important.

We are bound by, and committed to supporting, the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001. The information set out below is largely a summary of our obligations under the NPP.

Use and Disclosure

We are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with comprehensive financial advice and services is dependent on us obtaining certain personal information about you, which may include:

1. Name and address
2. Employment details and employment history;
3. Phone numbers, email address and personal or PO Box address
4. Career history
5. Credit Card details (for credit card payments)
6. Banking details (for EzyPay/SmartFee applicants)

Legal requirements: We will destroy or de-identify your personal information when it is no longer required.

Access and Correction

You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law.

We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

The Company reserves the right to charge a fee for searching for and providing access to your personal information. In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavor to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

Privacy Complaints

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavors to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Openness

We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure.

The Company may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

Collection

Our main purposes for collecting personal information are to facilitate enrolment in our courses or advise of future courses and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

Data Security

We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy statutory requirements of the Act.

We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of the Company. It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy.

The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

Identifiers

In some circumstances we are required to collect corporate identifiers, for example, Credit Card details. We will not use or disclose this information other than when required to do so by law or, or when consented to by you.

Anonymity

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

Sensitive Information

Without your consent, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

Contact Details

Privacy Officer: Alan Dawson
PO Box Address: P O Box 1251, Wangara WA 6065
Address: 10 Lancaster Road, Wangara WA 6065
Telephone: 0424 185 442
Facsimile: 08 9403 9438
Email: alan@allnationfinance.com.au

CREDIT APPOINTMENT & QUOTE

All Nation Finance Pty Ltd ATF the ANF Unit Trust Trading as “All Nation Finance”
ABN: 68 686 536 129 – 10 Lancaster Road, Wangara WA 6065
Australian Credit Licence – No. 380210

Client Names:

1. _____
2. _____

What is a credit quote?

A Credit Quote sets out important information about the credit assistance and other services that we provide as your broker. We are required to provide this Credit Quote to you, and receive your signed acceptance, before we provide any credit assistance to you.

What is credit assistance?

We provide credit assistance to you when we:

- Suggest or assist you to apply for a particular credit product with a nominated credit provider; or
- Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a credit provider; or
- Suggest you remain in a particular credit product with an existing credit provider.

What are the fees and charges for providing me with credit assistance?

You have requested that we provide you with the credit assistance and other services. The maximum fee payable to All Nation Finance for this service is \$990.00 (including GST). However, we usually negotiate this fee to suit your individual circumstances and requirements. This is a one-off up-front fee and generally included in the final loan funding.

The maximum fees and charges that will be payable by the licensee to another person on your behalf is \$0.00. The actual amount will be confirmed in the credit proposal we present to you prior to your acceptance of the finance or credit we have obtained on your behalf. This fee will be payable at the time the funds are released by the credit provider.

Where can I find out additional information regarding this credit quote?

Should you have any questions about the information contained in this Credit Quote, please contact our office on **08 9403 9437** or email: info@allnation.com.au

I/We acknowledge that:

- The information set out in the application form accurately represents my/our objectives, financial situation and our particular needs. I/We are not aware of any other information which may be relevant to the preparation of my/our Credit proposal.
- I/We understand that a financial product recommendation will be based solely on the information supplied in the application form. I/We understand that it will be necessary to review the information which has been supplied.
- I/We acknowledge that if the information provided is inaccurate or incomplete, I/We should consider the appropriateness of the recommendations in the Credit proposal, having regard to my/our personal circumstances.
- I/We acknowledge that the credit contract will be deemed unsuitable if, at any time of the final assessment that I/We would be unable to comply with my/our financial obligations under the credit contract or could only comply with substantial hardship.
- I/We acknowledge that the credit contract will be assessed as unsuitable if the loan does not meet my/our requirements or objectives.
- I/We acknowledge that taking out a new loan will increase my/our liabilities and there could be a need to have our current insurances reviewed and I/We accept your offer of assisting with insurances in relation to the new credit facility. I/We give you permission to have one of your group members' contact us in relation to the areas of Financial Planning, Insurances and Financial Advice.

Are you aware of any Significant Changes in the Future?

Are you aware of any changes in circumstances in the foreseeable future that is likely to affect your capacity to meet the proposed commitments?

Yes / No (please tick one)

If "Yes", please provide details together with strategies and mitigants:

Do you believe you can afford to make repayments?

Are you comfortable with your ability to meet repayments under the proposed loan without difficulty or financial hardship?

(Based on your estimated uncommitted monthly income relative to the repayments and finance requested)

Yes / No (please tick one)

What do I do if I am ready to receive credit assistance?

To receive credit assistance you simply need to sign below. In doing this you are acknowledging and confirming our engagement with us providing you with credit assistance. A fully signed copy of this quote will be returned to you for your records.

Once you have signed this quote we will conduct a preliminary assessment. This will enable us to determine if there is a suitable loan for you. If there is a loan we are able to recommend as for you we will prepare a Credit Proposal for you to review prior to completing any transaction. The Credit Proposal will contain information on the finalised fees, charges and commissions payable for the credit assistance.

If you agree to accept these terms **please sign and date the Credit Quote below** and return it to All Nation Finance.

I/We appoint ALL NATION FINANCE PTY LTD A.C.N. 136 430 405 ATF THE ANF UNIT TRUST TRADING AS "ALL NATION FINANCE", ACL 380210, its associated entities and any independent authorised credit representatives it has appointed to act on my/our behalf to arrange finance and/or other requested facilities.



Signature

Print Name

Date: _____



Signature

Print Name

Date: _____

Signature

Print Name

Date: _____

For and on behalf of All Nation Finance