

Credit Guide

We, Midkey Funds Management Pty Ltd ACN 653 917 036, are a credit representative #539174 of Allied Financial Consulting Pty Ltd ACN 059 732 419, Australian Credit Licence 393845.

Your lender will be Midkey LOR Pty Ltd ACN 658 316 502 ('Lender'). We manage loans for the Lender.

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan, lease, or principal increase to a loan we arrange for you is not unsuitable. 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 loan is made:

- 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 proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

We must provide you with a copy of our credit assessment of your application if you ask within seven years of the date of the loan contract or principal increase. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

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 **1300 643 539**
- e-mailing complaints@midkey.com.au
- writing to **The Complaints Officer, PO Box 493, Bondi Junction NSW 2022**
or by speaking to any representative of our business who will refer you to the Complaints Officer, details of whom are shown above.

Midkey Funds Management Pty Ltd. (ABN 43653917036)

PO Box 493, Bondi Junction, NSW 2022, Australia

Phone: 1300 MIDKEY (1300 643 539)

Email: complaints@midkey.com.au

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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 be able to refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme.

Our external dispute resolution provider is Australian Financial Complaints Authority and can be contacted on 1800 931 678, by fax at 03 9613 6399, by email at INFO@AFCA.ORG.AU or in writing to GPO Box 3 MELBOURNE VIC 3001.

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

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

You should ensure that you have approved finance before entering a binding contract to purchase.

We don't provide legal or financial advice unless specified in a separate contract. It is important that you understand your legal obligations under the loan, and the financial consequences.

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan. 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're here to help you.