

Licensee Credit Guide

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.

Licensee details

BM FINANCIAL PTY LTD	(ACN 138 112 900)
Australian Credit Licence	387601
Address	466 Liverpool Road Strathfield South NSW 2136 PO Box 4025, Strathfield South NSW 2136
Phone	02 9742 1175
Email	info@bmfinancial.com.au

Services we provide

BM Financial Pty Ltd is a licensed Finance Broker. Assisting clients with various credit products including Home Loans, Car Loans, Investment Loans, Personal Loans and Consumer Leases.

We will help you to choose a loan or lease which is suitable for your purposes. Additionally, 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.

Our panel lenders

We source finance from the following financiers:

Adelaide Bank	Beyond Bank	Latitude Financial	St George Bank
Australian First Mortgage	Citibank	La Trobe Financial	St George Bank Commercial
Auswide Bank	Commonwealth Bank	Liberty Commercial	Teachers Mutual bank
AMP Banking	Commonwealth Bank Commercial	Liberty Home Loans	Think Tank
ANZ Bank	Deposit Assure	Macquarie Bank	Victorian Mortgage Group
ANZ Bank Commercial	Deposit Power	Macquarie Leasing	Vow Home Loans
ANZ Personal Loans	Firstmac	Macquarie Commercial	Vow conveyancing
Australian Life Insurance (Ali)	Heritage Bank	OzForex	Vow Leasing
Bank of Sydney	IMB Commercial	Pepper Asset Finance	Vow Wealth Management
Bankwest	IMB Direct	Pepper Personal Loans	Westpac
Bluestone	ING Residential	Resi Home Loans	Westpac Commercial
Blue Wealth	ING Commercial	Resicom	Westpac Equipment Finance

We will need information 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:

- 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 us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within seven 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

BM Financial Pty Ltd may charge you for the services it provides. Our credit representatives sometimes charge fees for their services. More details about the fees payable by you will be documented in the quote. You may also obtain more information from your credit representative about how these fees and charges are worked out and a reasonable estimate.

You may also be required to pay the lender's application fee, valuation fee, government charges and other transaction fees.

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. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

Commission's payable by us

BM Financial Pty Ltd and our credit representatives 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, at BM Financial Pty Ltd, believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes. We are committed to the effective handling of complaints and timely resolution of disputes.

Receiving complaints and the complaint process

If you have a complaint or a dispute, you have the option of either contacting your broker or lodging the complaint directly with BM Financial Pty Ltd.

You can lodge complaints with BM Financial Pty Ltd, by contacting the Complaints Officer.

Phone: 02 9742 1175
Email: info@bmfincial.com.au
Address: PO Box 4025, Strathfield South NSW 2136

You can also speak with 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.

We will observe the following principles in handling your complaint:

- There is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- We expect that both parties will make a genuine attempt to resolve a complaint promptly;
- We expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- We expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Timeframes for response

If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

Our external dispute resolution scheme

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority; (AFCA) AFCA provides fair and independent financial services complaint resolution that is free to customers.

Free call:	1800 931 678	Mail:	Australian Financial
Fax:	03 9613 6399		Complaints Authority
Email:	info@afca.org.au		GPO Box 3
Website:	www.afca.org.au		Melbourne VIC 3001

More Information

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.