



Credit Guide

This Credit Guide is provided by **Strategic Money Group Pty Ltd** (ABN 99 695 918 293), Credit Representative 577451, authorised under Australian Credit Licence 569489, as required under the *National Consumer Credit Protection Act 2009*. It contains important information about our services, fees, commissions and your rights. Please read it carefully and keep it for your records.

About Us

Mark Lane — Director & Finance Broker
Phone: 0404 069 275
Email: info@strategicmoneygroup.com.au
FBAA Member | AFCA Member

Our Commitment to You

We are committed to providing you with credit assistance that is not unsuitable for your needs, requirements and financial situation. We will be transparent about all products, options, fees, charges and any conflicts of interest, and we will communicate with you in plain, straightforward language throughout the process.

Credit Services We Provide

We provide credit assistance by helping you identify and apply for suitable asset and commercial finance products across our panel of 50+ lenders. Our services include:

- Car, ute and light vehicle finance
- Motorcycle and powersports finance
- Truck and heavy vehicle finance
- Boat, marine and jet ski finance
- Caravan and camper finance
- Aircraft finance
- Equipment and machinery finance
- Personal loans
- Business loans and commercial lending
- Debt consolidation
- Refinancing of existing finance arrangements

We do not provide legal or financial planning advice. If you have any doubts about your obligations under a loan contract, you should seek independent advice before proceeding.

Information We Will Require From You

To assess your finance needs and ensure any loan we recommend is not unsuitable for you, we will need to collect information about your financial situation, requirements and objectives. It is important that all information

you provide is accurate and complete. This may include:

- Full name, date of birth and residential address
- Employment details, income and proof of earnings
- Bank statements and existing financial commitments
- Identity documents (driver's licence or passport)
- Details of the asset being financed
- Any other information relevant to your credit needs

Preliminary Assessment

Before providing credit assistance, we are required by law to assess whether the proposed loan is 'unsuitable' for you. A loan is unsuitable if you would be unable to repay it (or only with substantial hardship), or if it does not meet your requirements and objectives.

We will document our findings in a Preliminary Assessment, setting out your requirements and objectives, your financial situation, and your ability to repay the proposed loan. We will also take reasonable steps to verify the information you provide.

You may request a copy of your Preliminary Assessment at any time within 7 years of receiving credit assistance, at no charge, within the following timeframes:

When you request it	We will provide it within
Before the loan is settled	As soon as possible
Up to 2 years after settlement	7 business days
2 to 7 years after settlement	21 business days

Fees and Charges Payable By You

We may charge a broker fee for providing credit assistance. If applicable, this will be clearly disclosed to you in writing in a Credit Quote *before* you proceed with any application. You will never be charged a fee without your prior knowledge and agreement.

You may also be required to pay fees to third parties such as lender application fees or security registration fees. These will be detailed in the Credit Proposal Disclosure document provided to you before you apply.

Commissions Received By Us

We may receive commissions from lenders when a loan settles. These are paid by the lender — not directly by you — and vary depending on the lender and loan amount. Two types of commission may apply:

- **Upfront commission** — paid by the lender after your loan settles, calculated as a percentage of the loan amount
- **Trail commission** — paid monthly by the lender on the outstanding loan balance for the life of the loan

Full details of commissions will be included in the Credit Proposal Disclosure document provided before your application is lodged. You may ask us at any time for an estimate of commissions and how they are calculated.

From time to time we may also receive non-monetary benefits such as training, professional development, conferences or gifts from lenders or industry bodies. These are not payable by you and will be disclosed where applicable.

Commissions Paid By Us (Referral Fees)

If you were referred to us by a third party (such as a car dealer, accountant or real estate agent), we may pay that party a referral commission or fee. These payments are not directly charged to you and will be disclosed in the Credit Proposal Disclosure document.

Complaints and Dispute Resolution

Internal Dispute Resolution

If you have a complaint, please contact us with full details so we can work toward a prompt and fair resolution:

Mark Lane | info@strategicmoneygroup.com.au | 0404 069 275

We will acknowledge your complaint promptly and aim to resolve it within 30 days. If we cannot resolve it within that time, we will write to explain why and advise when we expect to complete our investigation.

External Dispute Resolution — AFCA

If your complaint remains unresolved after 30 days, or you are not satisfied with our response, you may refer it to AFCA — an independent, no-charge dispute resolution service:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply. Please consult the AFCA website for details relevant to your circumstances.

Strategic Money Group Pty Ltd | ABN 99 695 918 293 | Credit Representative 577451 authorised under Australian Credit Licence 569489

FBAA Member | AFCA Member