

----- Credit Guide -----

This Credit Guide will give you important information about our services and products we provide which are regulated under the National Consumer Credit Protection.

This business is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act) and this Document provides you with information about our credit services we may provide to you that are regulated under the Act.

Service we provide - Our services to you are that of providing service for and assisting customers to apply for credit/ reverse mortgage loan/ aged care option bonds products that are suitable for you.

Seniors Finance Australia General Obligations to you, we would not –

- Enter into a financial arrangement
- Increase the credit limit of a current credit contract with you

If we refer this assessment as unsuitable for you .

A Credit Contract maybe unsuitable for you -

- If a credit contract does not meet with your objectives and requirements
- If it is likely that you are unable to meet with your financial obligations

Access for a copy of the Suitability Assessment –

From your personal information supplied for credit/ reverse mortgage/aged care bond or increase in an existing reverse mortgage / aged care option loan if this has been approved and you request a copy of the suitability assessment in writing we can provide this, if under two years this will be provided within seven dates of receipt of request , if after two years to seven years this will be provided within 21 days from receipt of request..

The credit date is the date that the credit/loan contract was entered into after October the First 2011.

If an application for credit or increase in credit was declined we are not required to provide this assessment.

Fees payable by you – If any approval fee is payable it will be given to you in writing with the application.

Fees received or repaid by us – We may receive commissions or management fees from Banks/Lenders whose products we use. These fees are not payable by you. We maybe required to repay these fees to Bank/Lender if loans are discharged in general with in eighteen months. You may obtain further information and reasonable estimates by contacting us.

If you have a complaint –

Internal dispute resolution scheme – if you have a complaint please talk to us first, we are here to assist to resolve any complaint or issues, we encourage you to do this.

By telephone - please call discuss, if we are unable to resolve the matter over the telephone we may ask you to put this in writing.

In writing - please send us full details, including supporting documents and evidence, and explain what you would like us to do. Our contact details are listed below.

In person – We welcome the opportunity to meet with you upon your request

External dispute resolution scheme - We trust that we can assist you to resolve any issues but if we have not been able to deal with your issues to your satisfaction you can contact Consumer Ombudsman Service , you can obtain further details on request.

Consumer Ombudsman Service Limited

PO Box A252

Sydney South NSW 1235

Tel. 02 9273 8455

Web: www.cosl.com.au

For more information our details and contact information :

ASIC Licence 375909

COLS No. 406885

Seniors Finance Australia

Fairquest Pty. Ltd.

P.O. Box 6032 GCMC

Bundall Queensland Australia

Tel: 61 7 55383618 Fax: 61 7 55389890

Email: application@seniorsfinanceaustralia.com.au

