

CLIENT SERVICES GUIDE

This guide's aim is to give an introduction to **The Biking Broker** and to give you the confidence that you will be dealing with a business committed to offering very comprehensive, friendly and ethical service to you, our client.

Strength and competence...

The Biking Broker is an accredited member of Astute Financial Management Pty Ltd, our Company Aggregator, as well as a member of the industry professional body, Mortgage and Finance Association of Australia (MFAA). As a member of the MFAA, we must meet their educational requirements and are bound by their Code of Conduct and Disciplinary Rules. A copy of the Code and Rules are available for download at www.mfaa.com.au.

Our objective is to arrange finance from our panel of lenders that we genuinely and reasonably believe to be appropriate to your needs. We will act efficiently, honestly and fairly. Accordingly, we will make reasonable enquiries in relation to your needs, objectives and current circumstances and we rely upon this information provided by you. If the information provided is incomplete or inaccurate you should consider the appropriateness before entering in the proposed loan arrangements.

It is important that you understand your legal obligations, and the financial consequences of a loan you may proceed with. Therefore you should obtain independent legal and financial advice before you enter the loan contract.

How we are remunerated...

Many people often wonder how mortgage brokers are paid but feel reluctant or uncomfortable asking. On settlement of your loan, your selected lender will pay our Company Aggregator a one-off upfront commission payment from 0.4% up to 1.25% of your loan amount and ongoing monthly trail commission payments from 0.00% up to 0.08%. If a third party is to be remunerated in relation to the proposed loan transaction we will provide you with the details. We will never refinance a loan solely for the purpose of generating income.

How we deal with your personal information...

The protection of your personal information is a priority to The Biking Broker. The personal information we have collected from you is contained in your file. This includes information about your financial objectives and also the recommendations you have selected. The Biking Broker takes reasonable steps to make sure your personal information is protected from misuse, loss, unauthorised access, modification or disclosure in addition to ensuring that personal information will be destroyed in a safe and secure manner.

The Privacy Act (1988) regulates the way personal information is used. The following carefully explains privacy rights and obligations in relation to personal information.

To provide a service The Biking Broker may collect information about an authorised individual/s to:-

- Assess your eligibility for an application for credit
- Assist in the administrative operations and management of your loan application
- Process and track your requested services and products
- Fulfill any legal, legislative and regulatory requirements
- Facilitate our internal business operations, including confidential systems maintenance, testing and staff training

Disclosure of Personal Information...

That we may (subject to your approval) disclose your personal information for the purposes outlined above in the following circumstances:

- To any party nominated by you at your request
- To external service providers for the purpose only of business, on a confidential basis, for example – your nominated financial institution, solicitor, referees, credit reference databases accountant, builder, real estate agent/s, businesses providing clearing and settlement services
- Where there is any legal requirement or lawful obligation
- To the company aggregator Astute Financial Management Pty Ltd and/or other service providers pertinent to my/our credit application

Unless otherwise instructed by you, we may also collect or disclose your personal information to...

Inform you of any products and services which we may consider to be of value or interest to you.

Access to your personal information...

You have the right to request access to personal information held by The Biking Broker about you at any time. If you believe the information held is incorrect or out of date you may request that this be corrected.

Your feedback is important to us

As part of our continual business improvement, we welcome your comments. Should there be some way where you feel we can improve our service, we'd like to know. Whether you are making a suggestion, or paying a compliment, your feedback is the key to improving our products and services. In addition, our company aggregator may also contact you from time to time to request your opinion on our service level to you.

Our commitment to you...

We are committed to providing appropriate finance building long term relationships. However, if you are dissatisfied with our service, we provide an efficient and accessible Internal Complaint Resolution Scheme. Our Complaints Officer is Jaimie Cook. Please let us know your issue in writing, in person, by telephone or by email. We will try to resolve the complaint as quickly as possible. If you are unable to resolve the complaint directly with us and are not seeking compensation you can approach the MFAA / FBAA. Our membership number is 53514.

If you are seeking compensation you should contact the Credit Ombudsman Service Ltd (COSL) on 1800 138 422 quoting our membership number M0001545. The Credit Ombudsman scheme is an impartial, independent and free external dispute resolution scheme for disputants.

In Queensland a complaint may also be lodged with the Department of Fair Trade, NSW Office of Fair Trading, Victoria with Consumer Affairs, in South Australia, the office of Consumer & Business Affairs or in Western Australia with the Commissioner for Consumer Protection. For your protection, we maintain at all times Professional Indemnity Insurance.

Credit Ombudsman Service Limited details are:

Credit Ombudsman Service Limited
Level 7,287 Elizabeth Street
Sydney, NSW 2000

PH: (02) 9273 8400 or 1800 138 422
Fax: (02) 9261 2792
Email: info@creditombudsman.com.au
Web: www.creditombudsman.com.au

Financial Hardship

It is important to us that the new credit commitment remains affordable to you but understand that situations can change. In the event that you find yourself in financial difficulty we ask that you let us know so we can assist you in contacting the credit provider to discuss alternate options.

Our Lending Panel...

We have entered into arrangements with the lenders detailed below. Subject to meeting the lender's credit criteria, we are able to obtain credit for you from these lenders. These lenders do not necessarily represent all the lenders who offer credit of the nature you seek.

ABN Amro	Capital Finance	Heritage	Macquarie (<i>Loan top ups and variations</i>)	RAMS
AIA insurance	Citibank	Home Loan Centre	Maxis (<i>Loan top ups and variations</i>)	Resi
ANZ	Challenger	Homeside Lending	NAB	St George
	Commonwealth	IMB	National Finance Club	Suncorp
Bankwest	Esanda	ING Direct	Pepper Home Loans	The Rock
Barnes	First Mac	Liberty	Provident Inventory	Westpac
Bettaway	GE Personal Loans	Maclease	Paramount Mortgages	WEF

SCHEDULE A

Commissions we may receive

Residential and Personal Loans

Company	Maximum Commission Payable	
	Upfront Commission	Monthly Trailer
AMP	0.66%	0.015%
ANZ	0.646%	0.014%
BankWest	0.55%	0.023%
Barnes	0.88%	0.023%
Bettaway	0.77%	0.023%
Commonwealth Bank	0.715%	0.023%
Citibank	0.715%	0.023%
Great Pacific	0.715%	0.023%
Heritage	0.605%	0.023%
Home Loan Centre	0.88%	0.023%
HomeSide	0.715%	0.032%
ING Bank	0.715%	0.018%
LaTrobe	0.55%	0.018%
Liberty Financial	1.25%	0.080%
Macquarie (Loan top ups and variations)	0.77%	0.023%
NAB	0.66%	0.00%
National Finance Club	1.20%	0.025%
Pepper Home Loans	0.935%	0.032%
RAMS	0.66%	0.014%
RBS (previous ABM AMRO)	1.10%	0.023%
St George	0.77%	0.023%
Suncorp	0.495%	0.023%
The Rock	0.605%	0.018%
Westpac	0.55%	0.014%

All rates above are inclusive of GST.

The rates quoted above do not reflect commission payments for commercial loan applications. Where a range is quoted above, the actual payment is dependant on the loan volumes referred to the lender in any month. The ranges reflect the lowest to the highest fees payable by the lender. The lender may not pay the maximum upfront commission with the maximum trailing commission.