

CREDIT GUIDE & PRIVACY DISCLOSURE AND CONSENT

ABOUT US

CREDIT LICENCE DETAILS

Credit Assistance Provider:	WhiteStar Finance Pty Ltd	ABN: 13 085 123 539
Australian Credit Licence Number:	383519	
Email:	info@whitestar.com.au	
Address:	Ground Floor, 88 Ricketts Road, Mount Waverley VIC 3149	
Phone Number:	1300 652 842 or (03) 8514 4200	

CREDIT GUIDE

Oct 2018

This is the Credit Guide of WhiteStar Finance Pty Ltd, ABN: 13 085 123 539, Australian Credit Licence: 383519. A member of the WhiteStar Group. We are licensed to arrange loans under the National Consumer Credit Protection Act 2009. WhiteStar Finance Pty Ltd also provide credit assistance from time to time, through the associated company Finance Selection Services Pty Ltd, ABN: 34 077 188 517, ACN: 383670.

Services We Provide

We will provide you with information on a range of lenders and products. Once you have chosen a loan that is suitable for you, we will help you to obtain an approval.

Our Panel of Lenders

We source loans from a panel of lenders. Subject to meeting the lenders 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. The six lenders with whom we conduct the most business are:
ANZ, AMP Banking, Pepper Money, Bankwest, First Mac and Macquarie Home Loans.

Our Responsible Lending Obligations to You

We are obliged to ensure that any loan, or principal increase to a loan which we help you to obtain, is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan is not unsuitable. The law requires us to: Make reasonable enquiries about your requirements and objectives; make reasonable enquiries about your financial situation; and take reasonable steps to verify that financial situation.

Credit will be unsuitable for you if, at the time of the assessment, it is likely that the following would apply at the time credit is provided: You could not pay or could only pay with substantial hardship; or the credit will not meet your requirements or 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 important that the information you provide is accurate, complete and up to date. If we proceed on incomplete or incorrect information, you may be in breach of your legal obligations to the lender.

We will provide you with a copy of our preliminary assessment of your application if you ask, within seven years of when we provided assistance to you. This requirement is only triggered if we give you credit assistance.

Our Fees and Charges

We sometimes charge a fee for our service. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out.

You may be charged a lender's application fee, valuation fees and other fees associated with the loan. These fees are not charged by us and will be disclosed to you prior to submission of the credit application. You understand that you will be liable to a credit provider (or valuer) for valuation fees and to a credit provider for any processing and/or legal fees incurred.

Referral Fees

We may pay a referral fee (i.e. commission) for third party referrals. An example of a referrer would be a real estate agent or solicitor. This fee is not payable by you. This fee will be disclosed in the Credit Proposal Disclosure Document. You may on request obtain a reasonable estimate of the amount of commission and how it is calculated.

Commissions

We receive commissions from the financiers who provide the 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 commission is worked out.

Our Dispute Resolution Procedures

Internal Dispute Resolution:

If you are unhappy with our services, please contact us first as follows:

The Complaints Officer – WhiteStar Group

Telephone: 1300 652 842 or (03) 8514 4200

Email: info@whitestar.com.au

Website: www.whitestar.com.au

Post: Ground Floor, 88 Ricketts Road, Mount Waverley VIC 3149

We will try to deal with your complaint within 5 business days. If you want more information about our internal dispute resolution procedure, please contact us.

If you are unhappy with any decision or the handling of a complaint by us, you can refer your complaint to our external dispute resolution provider below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

External Dispute Resolution Schemes:

WhiteStar Finance Pty Ltd is registered with the Australian Financial Complaints Authority (AFCA)..

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

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)¹

In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Complaints Pertaining to WhiteStar Property

WhiteStar Property Pty Ltd is a licensed real estate agency and a full member of the REIV. If you have a complaint that has not been attended to by WhiteStar Property, please refer your complaint to Consumer Affairs Victoria www.consumer.vic.gov.au or on 1300 558 181.

Consent

I/we request courtesy calls from WhiteStar Finance and or associated companies from time to time, at your discretion, to review our loan and to let us know of any new products or facilities which may be to our benefit. This consent shall continue for an indefinite period.

Things You Should Know

You should ensure that you have approved finance, in writing from the lender, before entering a binding contract to purchase.

It is important you understand your legal obligations under the loan, and the financial consequences. If you have any concerns, you should obtain independent legal and financial advice before entering into any loan contracts. We do not provide legal or financial advice.

We do not make any promises about the value or future prospects of any property you finance with us. You should always rely on your own enquiries.

We represent lenders and have obligations to them, and in particular, to not provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations.

Things You Should Know cont...

WhiteStar Property Pty Ltd, ABN: 98 101 515 842 is a related company to WhiteStar Finance Pty Ltd, ABN: 13 085 123 539. WhiteStar Finance complies with the responsible lending conduct obligations of the National Consumer Credit Protection Act 2009. Any credit assistance offered by WhiteStar Finance is carried out under the responsible lending guidelines. WhiteStar Finance will not be influenced by a borrower's decision to purchase property through WhiteStar Property, whether or not the borrower sought credit assistance specifically for the purpose of purchasing property through WhiteStar Property. If you choose to purchase property through WhiteStar Property you are under no obligation to use WhiteStar Finance for the purpose of seeking credit for that purchase, any other purchase, or any other reason.

PRIVACY DISCLOSURE STATEMENT

WhiteStar Finance Pty Ltd, ABN: 13 085 123 539, Australian Credit Licence: 383519. A member of the WhiteStar Group and all of our related businesses [listed under 'Further Information' at the end of this Policy], authorised representatives and credit representatives ('we', 'us', 'our') are collecting personal and financial information about you.

We collect personal information to provide you with the services that you have requested for the purposes of assessing your application for finance and managing of that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services. Even if you have your phone number/s on the 'do not call register,' you agree to receive calls and faxes from us for an indefinite period.

1. The information you provide will be held by us.
2. You appoint us as your agent to act as an "access seeker" to obtain your credit information from any credit reporting body on your behalf and for the purposes of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application.
3. We may use your credit information and any other information you provide to arrange or provide finance and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas.
 - Prospective funders/ lenders, mortgage managers or other intermediaries and related parties in relation to your finance requirements;
 - Other related and unrelated organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres;
 - Anybody who represents you, such as finance brokers, financial planners, lawyers and accountants;
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our service;
 - Where we are required to do so by law;
 - Anyone, where you have provided us with consent;
 - Your employer, referees or identity verification services;
 - Any organization providing online verification of your identity; and
 - Any person or business considering acquiring an interest in our business or assets.
5. You consent to the release of personal information relating to your investment(s) and/or insurance policies to our agents upon request.
6. You may gain access to the personal information that we hold about you by contacting us. A copy of our full privacy policy can be obtained from our website, by visiting www.whitestar.com.au/privacy-policy/

Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

By asking us to provide you with our services, you consent to the collection, use, exchange and disclosure of your personal and credit information also as specified below:

- Consent to provide your personal information to a Credit Reporting Body (CRB).
- We can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a CRB.
- We may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

If you do not provide the information, we may be unable to assist in arranging finance or providing other services to you.

Further Information - Members of the WhiteStar Group include: Interlink Group Pty Ltd, ABN: 32 062 722 632; Finance Selection Services Pty Ltd, ABN: 34 077 188 517; Mortgage Selection Services Pty Ltd, ABN: 96 080 116 454; Mortgage Resource Centre Pty Ltd, ABN: 51 088 211 803; WhiteStar Finance Pty Ltd, ABN: 13 085 123 539; Axcelerator Pty Ltd, ABN: 85 103 853 023; WhiteStar Property Pty Ltd, ABN: 98 101 515 842, ACN: 101 515 842, Real Estate licence number: 072495L; WhiteStar Accounting Pty Ltd, ABN: 35 093 971 727.

All at: Ground Floor, 88 Ricketts Road, Mount Waverley VIC 3149 | Ph: (03) 8514 4200 | www.whitestar.com.au

PRIVACY DECLARATION AND CONSENT

- I/ We declare that I am/ we are over the age of 18 and the information that we provide are true and accurate.
- I/ We have read the above information and understand the reasons for the collection of my/ our personal information and the ways in which the information may be used and disclosed and I/ we agree to that use and disclosure.
- I/ We have read and understand that the information that I/ we have provided will be shared with related and unrelated businesses as per the company's full privacy policy which can be obtained from www.whitestar.com.au
- I/ We understand that the parties may cancel or refuse service(s) if information is found to be false or misleading.
- I am/ We are aware that I/ we can access my/ our personal information upon request and if necessary, correct information that I believe to be inaccurate.
- I/ We request courtesy calls from WhiteStar Finance and Scenario Centre and or associated companies from time to time, at your discretion, to review our loan and to let us know of any new offers, products or facilities which may be to our benefit. This consent shall continue for an indefinite period.
- I/ We understand that I/ we have read and understand the information contained within this form.

Date: ____ / ____ / ____

Name:		Signature:	
Licence No:		DOB:	
Address:			

Name:		Signature:	
Licence No:		DOB:	
Address:			