Hello.

Talking to someone who gets it really makes a difference.

Jacky's journey with SA Wealth Group began in 2020 within our financial planning arm, where he quickly became a cherished member of our family thanks to his charismatic personality and people-first attitude. Jacky is bilingual in both Cantonese and English, and with a Bachelor of Finance degree from the University of Adelaide, he has a solid foundation in finance. Jacky gained invaluable experience as a paraplanner, working closely with respected financial advisers and taking on increasingly responsible roles within the practice. Driven by his passion for helping people, Jacky decided to extend his expertise and join our Mortgage Brokering team as a licensed Mortgage Broker. His

Jacky Hoac, Mortgage Broker & Lending Specialist

0467 064 025 | jacky@sawealthgroup.com.au 145 South Terrace, Adelaide SA 5000, Australia Authorised Credit Representative Number: 549420

Our promises. Three things you can expect from us.

FIND THE RIGHT DEAL FOR YOU

- We'll compare a huge panel of banks and lenders
- No fees* for you, I'm paid by the lender you choose
- The power to negotiate discounts



SAVE YOU TIME

- We'll scour the market for you
- Expert research to find you the right loan
- Do all the legwork for your application



KEEP IT SIMPLE

- No jargon! Everything explained simply
- I work for you, not the banks or shareholders

You're in good hands.

WE WORK IN YOUR BEST INTERESTS



A bank works for their bottom line, we work for you

WE'RE NOT A BANK, NOR ARE WE OWNED BY ONE



Proudly 100% family owned, and operated

A PROVEN TRACK RECORD



6 out of 10 Aussies choose a broker over a banker to help with their loans.

According to the Mortgage & Finance Association of Australia [MFAA] 2021 annual report.

#BROKERSWORKFORYOU

A huge panel of banks & lenders in one place.



How we will work together.



DISCOVERY

Jump online and answer questions about what you're trying to do, vour income, assets and other financial information.

THE MEETING

We'll talk about goals, present some options and an early recommendation

IN-DEPTH RESEARCH

We'll scour the market and ensure our recommendation is the most competitive solution for you, and best fits your needs.

RECOMMENDATION PRESENTATION

You'll be presented with a personalised recommendation plan.

LODGE YOUR APPLICATION AND PREPARE FOR SIGNING

We'll work with the lender you choose to package, sign and lodge your documents - and do the legwork to get you approved.

APPROVAL MOMENT

We'll let you know that everything has gone smoothly with your loan application.

SETTLEMENT DAY

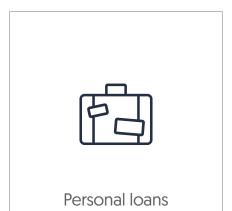
This is the moment when the lender releases the money to you. We'll be there for you during the settlement process to let you know everything has gone through.

TOGETHER FOR THE LONG HAUL

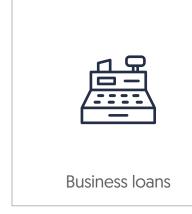
This is just the beginning of our partnership. It's my ambition to help your financial future thrive. I'll be in regular contact with you to check in on your situation and make sure your loan continues to work hard for you, your changing situation and goals.

All the services you need under one roof.







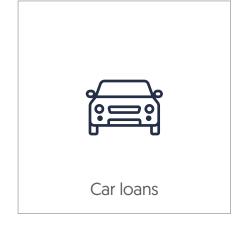












The Credit Guide.

Who we are The banks and lender we work with Our obligations to you How we get paid What we do with the information you provide us How we keep your information safe Who to speak to if you're unhappy



Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. 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.

Key Information

Our full name

BUYERS CHOICE LICENCING PTY LTD ACN 626 172 281

Address Level 5, 278 Collins Street Melbourne VIC 3000

Phone 1300 886 100

Email <u>bcl@buyerschoice.com.au</u>

Australian Credit Licence Number 509484

Internal Complaints Officer Compliance Manager

Contact Details Level 5, 278 Collins Street Melbourne VIC 3000

Email: bcl@buyerschoice.com.au

Telephone: 1300 886 100

External Dispute Resolution Scheme

Contact Details

Australian Financial Complaints Authority

Online: www.afca.org.au Email: info@afca.org.au

Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Heritage Bank

Household Capital

Residential -

Adelaide Bank AMP Australia ANZ Australia Assetline Capital Athena Australian Financial Australian Military Bank

Australian Financial Australian Military Bank Auswide Bank Bank First Bank of China Bank of Melbourne

Bridgit Brighten Buyers Choice Commonwealth Bank

Bank of Queensland

Retter Choice Home Loans

BankWest

Bluestone

Beyond Bank

Credit Union SA Firefighters Mutual Bank FiristMac Go Beyond Go Edge Go Flexi Granite Homeloans Great Southern Bank Health Professionals Bank Heartland Bank

ING
Judo Bank
Keystart Home Loans
La Trobe Financial
Liberty
Is Bank
Macquarie
ME Bank
Mortgage Mart

MyState
National Australia Bank
Newcastle Permanent
Oak Capital
ORDE Financial
P&N Bank
Paramount Mortgage Services
People's Choice Credit Union
Pepper Money
Resimac
St George

Teachers Mutual Bank uBank UniBank Victorian Mortgage Group Virgin Money Australia Wave Money Westpac

Suncorp

Commercial -

ANZ Commercial Aquamore Arch Finance Commercial Assetline Commercial Bank of Melbourne Commercia Bank of Queensland Commercia Bank SA Commercial Commonwealth Commercial Go Beyond Commercial Go Flexi Commercial

Granite Commercial IMB Commercial ING Commercial Judo Bank Commercial La Trobe Commercial Liberty Commercial Macquarie Commercial Medfin Finance NAB Commercial Oak Capital Commercial ORDE Financial Pallas Capital Pepper Money Commercial Prime Capital Scottish Pacific Commercia St George Commercial Suncorp Commercial/Business Westpac Commercial

Asset Finance & Personal Loans

Affordable Car Loans Alex Bank (PL) Alex Bank (AF) AMMF Angle Finance ANZ Asset Finance Azora Banjo Capital Finance CBA Asset Finance Dynamoney Early Pay Finance One Firstmac Car Loans FlexiCommercial Judo Bank Asset Finance Latitude Motor Latitude Personal Loan Liberty Motor Finance Loans Today Medfin Asset Finance

Hejaz

MoneyPlace Morris NAB Asset Finance NOW Finance (PL) NOW Finance (AF) Pepper Asset Finance Pepper Money Personal Loans Plenti Plenti Auto Finance Resimac Asset Finance Scottish Pacific Asset Finance Shift Society One Westpac Equipment Finance WISR (PL) WISR (AF) This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised

Lending Institutions and Financiers

% of loan settled for the previous financial year

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- You could not pay or 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 7 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.

Acting in your Best Interests

Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests [Best Interests Duty]. This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product[s] and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party.

Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

Commissions payable by us

We 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 accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

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. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

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

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan and the financial consequences. If you have any doubts, you should obtain independent legal advice before you enter any loan contract.

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name		Jacky Hoac	
Address	145 South Terrac	ce, Adelaide SA 5000, Aust	ralia
Phone	0882685160		
Credit Rep	presentative Number	549420	

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below)

Top 6 Lenders - Your Authorised Credit Representative:

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. Westpac	21.43%
2. Macquarie	14.29%
3. National Australia Bank	14.29%
4. Commonwealth Bank	14.29%
5. Adelaide Bank	14.29%
6. Bank SA	7.14%
The number of landers used in the	a last financial year is 0*

The number of lenders used in the last financial year is 8*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The Buyers Choice Licensing Pty Ltd lenders I am accredited with.

Adelaide Bank Affordable Car	0	Bank of Melbourne Commercial		Early Pay (SBL) Finance One (AF)	0	Judo Bank Commercial	0	NAB Asset Finance NAB Commercial	0	Resimac Asset Finance	0
Loans	0	Bank of Queensland		Finance One (SBL)	0	Keystart Home		National Australia		Scottish Pacific	
Alex Bank (PL)	0	Bank of Queensland		Firefighters Mutual		Loans	0	Bank		Asset Finance	
Alex Bank (AF)	0	Commercial	0	Bank	0	La Trobe		Newcastle		Scottish Pacific	
Allianz	0	Bank of Us	0	FirstMac	0	Commercial		Permanent	0	Commercial	0
AMMF	o	Bank SA		Firstmac Car Loans	o	La Trobe Financial		NOW Finance (PL)	0	Shift (SBL)	0
AMP Australia	o	Bank SA Commercial	0	FlexiCommercial	o	Latitude Motor		NOW Finance (AF)	0	Shift (AF)	0
Angle Finance	O	BankWest		Go Beyond		Latitude Personal		Oak Capital	0	Society One	
ANZ Asset Finance	0	Better Choice Home		Go Beyond		Loan		Oak Capital		St George	
ANZ Australia		Loans	0	Commercial	0	Liberty	☑	Commercial	0	St George	
ANZ Commercial	0	Beyond Bank		Go Edge		Liberty Commercial	0	ORDE Financial (R)	0	Commercial	U
Aquamore	0	Bizcap	0	Go Flexi		Liberty Motor Finance	0	ORDE Financial (C)	0	Suncorp	
Arch Finance		Bluestone	0	Go Flexi Commercia	I 🕜	Lifebroker Pty Ltd	0	P&N Bank	0	Suncorp Commercial/Busine	
Commercial	0	Bridgit	0	Granite Commercial	0	,		Pallas Capital	0	Teachers Mutual	2550
Assetline Capital	0	Brighten	0	Granite Homeloans	0	Loans Today Macquarie		Paramount		Bank	0
Assetline		Buyers Choice	0	Great Southern Bank	0	Macquarie	•	Mortgage Services	0	uBank	0
Commercial	0	Capital Finance	0	Health Professionals		Commercial	0	People's Choice Credit Union		UniBank	0
Athena	0	CBA Asset Finance	0	Bank	0	ME Bank		Pepper Asset	•	Victorian Mortgage	
Aust. Life Insurance	0	Comminsure	0	Heartland Bank		Medfin Asset		Finance	0	Group	
Australian Financial		Commonwealth		Hejaz	0	Finance	0	Pepper Money		Virgin Money	
Australian Military		Bank		Heritage Bank	0	Medfin Finance	0	Pepper Money	_	Australia	0
Bank		Commonwealth		HomeStart		Medfin Finance	0	Commercial	0	Wave Money	
Auswide Bank		Commercial	_	Household Capital	0	Metro Finance	0	Pepper Money		Westpac	
Azora	0	Credit Union SA		IMB Commercial	0	MoneyPlace		Personal Loans		Westpac	
Banjo (AF)	0	Deposit Assure	0	ING		Morris	0	Plenti		Commercial	
Banjo(SBL)	0	Deposit Power		ING Commercial	0	Mortgage Mart		Plenti Auto Finance		Westpac Equipmen	nt \cap
Bank First		- /	0	Judo Bank	0	Moula (PL)	0	Prime Capital	0	Finance	✓
Bank of China	0	- /	0	Judo Bank Asset		MyState	o	Prospa	0	WISR (PL)	
Bank of Melbourne		Early Pay (AF)		Finance	0			Resimac		WISR (AF)	U

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they wil give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au



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.