

FINANCIAL SERVICES CREDIT GUIDE

ABN: 75 166 104 324

Catalina Brokerage & Consultancy Services Pty Ltd ACN: 088 342 330

Licensed Credit Provider No: 367769

This guide acknowledges your right to ask us about our services namely, the type of recommendation given and your costs in completing a transaction. It also provides direction if you are dissatisfied or have a complaint about the services I have provided. For your further information I have detailed in this guide the action that you may take to satisfy any query that may arise in our dealings. I welcome the opportunity to promptly resolve, to the best of my ability, any dispute that you feel justified in bringing to my attention. Early contact where disputation occurs, in most cases, solves any unnecessary unpleasantness.

OVERVIEW

Barry Maller of Catalina Brokerage & Consultancy Services Pty Ltd has been established as a result of many years of dedicated, professional service to business and retail clients. I through my network of representatives and allied support have vast experience in providing clients with professional service in the provision of credit finance and other associated credit facilities.

Barry Maller of Catalina Brokerage & Consultancy Services Pty Ltd endorses and abides by the relevant Codes of Conduct and strictly adheres to the various Acts of Parliament and those passed by the National and the various State and Territory governments of Australia. We also comply with all requirements as directed by ASIC our National Regulator. We are members of Finance Broking industry associations ensuring we follow ethical and professional practices. All this is explained in the Statement of Credit Advice which is available to you on appointing us to act on your behalf.

OUR SERVICES

Why people select Barry Maller of Catalina Brokerage & Consultancy Services Pty Ltd:

- We are an Accredited Credit Provider
- We offer a choice of product from 6 lending institutions specialising in Management Rights
- We are a FBAA industry association member
- We have been established since 1.7.1999.

AVAILABLE PRODUCTS

Variable Rate Loans

Fixed Rate Loans

Interest Only Loans

Professional Package Loans

Split Loans

Lines of Credit

Offset Savings Accounts

GENERAL FINANCE

Leasing • Hire Purchase • Chattel Mortgage • Business Loans

We maintain an updated list of approved complementary lenders which I can present to you illustrating a comprehensive range of finance options that would be suitable for your needs and financial objectives. To highlight this, a current product summary sheet will be provided for every recommended loan demonstrating the various key features of the particular product.

YOUR AUTHORISED CREDIT REPRESENTATIVE (ACR)

Your ACR is representing Catalina Brokerage & Consultancy Services Pty Ltd and as such has to meet Training, Professional Qualifications and competency standards as part of the industry requirements. We are regularly undertaking training and courses to maintain all representatives' level of professionalism. Please view your ACR's individual profile.

RESPONSIBILITY FOR CONDUCT

Your Authorised Credit Representative acts as either an employee or a contractor on behalf of Catalina Brokerage & Consultancy Services Pty Ltd who is responsible for any financial product or recommendation that is provided to you by me.

All Credit Representatives and Licensees by law, have Professional Indemnity insurance to cover any potential claims. They are also closely monitored and supervised by insert name of licensee to ensure:

- they comply with credit legislation and conditions of their registration
- that clients are not disadvantaged by any conflicts of interest that arise wholly or partly in relation to credit activities
- that credit activities are engaged in efficiently, honestly and fairly.

FEES, CHARGES AND NOTICE OF DISCLOSURE

Our income is mainly derived by a commission payment from a lender. However a broker is entitled, in some cases, to charge a fee for service. That fee charged may be a percentage of the loan amount or a fixed sum and can vary from product to product.

It is pointed out that a share of any commission earned by Licensee name may be passed on to a Third Party who has introduced a client to us for assistance in financial borrowings. This payment to a "Referrer" is at the sole discretion of Catalina Brokerage & Consultancy Services Pty Ltd.

All fees and charges will be detailed to you verbally and by written quote as well as confirmed in writing in the Statement of Credit Advice and the Authorised Credit Representative Profile that accompanies this Credit Guide.

After considering the information disclosed to you in the Credit Guide, I acknowledge that you have the right to appoint, should you so desire, another credit representative to negotiate any loan requirements.

SUITABILITY OF LOANS TO YOUR FINANCIAL OBJECTIVES

It is our duty to have a complete knowledge of your current financial situation, financial objectives and borrowing needs before we can recommend a suitable loan package that would meet your requirements. Our views will be presented to you in our Statement of Credit Advice.

As a credit licensee we and our representatives are required to:

- Make reasonable inquiries about the consumer's financial situation, and their requirements and objectives
- Take reasonable steps to verify the consumer's financial situation
- Make a preliminary assessment (for providing credit assistance) or final assessment (if a credit provider) about whether the credit contract is 'not unsuitable' for the consumer (based on the inquiries and information obtained in the first two steps).

You as the consumer can request for a written copy of the preliminary assessment or final assessment (as relevant).

However you may simply elect to apply for a loan that you have already selected. If this is the case, we will not enquire about your needs and objectives but will still issue you with a NIL Statement of Credit Advice and proceed directly with the finance application for submission to your selected lending institution.

YOUR PRIVACY PROTECTION

Your Credit Representative will maintain a file which contains all the personal details you have disclosed to me and the information included in the Statement of Credit Advice. You can arrange to examine your personal file by simply contacting me to make the arrangement.

Our company Privacy Policy is set out in detail on pages 4 to 6 of this Credit Guide.

COMPLAINTS

If you have a complaint about the services I provide, the following options for resolution are available.

1 First Option

Most complaints or disputes arise from miscommunication and can usually be resolved amicably without delay. If you find yourself in this situation, contact me and explain your concerns in order for me to provide a speedy resolution.

2 Second Option

If you feel after following the above option your complaint has not been satisfied, you may contact our following ASIC approved complaints body being:

Name of EDR scheme: Credit Ombudsman Service

Contact person if available:

Phone number: 02 9273 8455

Email address: info@cosl.com.au

Address: PO Box A252 Sydney North NSW 1235

Privacy Policy

Who are we?

'We', 'us' and 'our' refer to Catalina Brokerage & Consultancy Services Pty Ltd ACN 088 342 330, Australian Credit Licence 367769 and our related businesses.

Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information we hold about you and what we do with that information.

We recognise that any personal information we collect about you will only be used for the purposes we have collected it or as allowed under the law. It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

Personal information

When we refer to **personal information** we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you may also include credit information.

Credit information is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we made need to identify you.

If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you apply for any insurance product through us we may also collect your health information. We will only collect health information from you with your consent.

Why we collect your personal information

We collect personal information for the purposes of assessing your application for finance and managing 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.

To enable us to maintain a successful business relationship with you, we may disclose your personal information to other organizations that provide products or services used or marketed by us. We may also disclose your personal information to any other organization that may have or is considering having an interest in your finance, or in our business.

How do we collect your personal information?

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from finance brokers and other people such as accountants and lawyers.

Do we disclose your personal information?

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements;
- to other organizations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres;
- to associated businesses that may want to market products to you;

- to companies that provide information and infrastructure systems to us;
- to anybody who represents you, such as finance brokers, lawyers and accountants;
- to anyone, where you have provided us consent;
- where we are required to do so by law, such as under the *Anti-Money or Laundering and Counter Terrorism Financing Act 2006* (Cth);
- to investors, agents or advisers, or any entity that has an interest in our business; or
- to your employer, referees or identity verification services.

Prior to disclosing any of your personal information to another person or organization, we will take all reasonable steps to satisfy ourselves that:

- the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or
- you have consented to us making the disclosure.

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside Australia.

We may disclose your personal information to overseas entities that provide support functions to us. You may obtain more information about these entities by contacting us.

Direct marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 07 5455 3387 or by writing to us at PO Box 1015 Noosaville BC Qld 4566. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your personal information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

Access and correction to your personal information

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

We may charge a fee for our costs of retrieving and supplying the information to you.

Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious.

An explanation will be provided to you if we deny you access to the personal information we hold about you.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information. At the time of the

request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days.

We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information we will provide you with our reasons for not correcting the information.

Using government identifiers

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will never use a government identifier in order to identify you.

Business without identifying you

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

Sensitive information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

How safe and secure is your personal information that we hold?

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact our complaints officer on **07 5455 3387**.

We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days.

If you are dissatisfied with the response of our complaints officer you may make a complaint to the Privacy Commissioner which can be contacted on either www.oaic.gov.au or 1300 363 992.

Further information

You may request further information about the way we manage your personal information by contacting us.

Change in our privacy policy

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices.

As a consequence we may change this privacy policy from time to time or as the need arises.

You may request this privacy policy in an alternative form. This Privacy Policy came into existence on **12.3.2014**