



Credit Guide

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Important

Before we provide you with credit assistance, you should read this Credit Guide. It contains important information that will help you decide whether to use our services:

- The credit services we provide.
- Our service offer and fees.
- Types of products and lenders we recommend.
- Who to contact should you have a complaint.



Teague Investments Pty Ltd (ACN 160 649 936)
Corporate Credit Representative (CCR), number
483065, trading as The Home Loan Coach, is
authorised to provide credit assistance on behalf of
Charter Financial Planning Limited (Charter).

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About Me

Rhiannon Teague (Credit Representative Number 430778), is a credit representative of Charter Financial Planning Limited (Charter).

Education and Qualifications

Advanced Diploma of Financial Planning
Certificate IV Financial Services (Finance Broker)

Experience

I have been working in the financial services industry for over 10 years and have a wealth of experience to share with my clients. I founded The Home Loan Coach as I realise how important it is to be more than just a mortgage broker to my clients. Yes, I will hunt down the best deals, prepare your paperwork and deal with the lender on your behalf, however I won't stop there. I will make sure that your deal is structured in the most efficient way for you to achieve your goals- not just today but five or ten years from now. I will make sure that I keep you informed and educated along the entire application process and empower you with the knowledge and skills to make your home loan work for you once it is up and running. Someone once asked me what sets me apart from other mortgage brokers. I think there are

many things, however they mostly come back to this- I care about every application as though it is my own, I believe in treating all of my clients as though they are my only clients and I will always get back to people on the same business day. If you think this is the kind of service that you deserve, then please get in touch. I look forward to working with you.

Memberships

FBAA member

Documents you may receive

Credit Quote

We will provide you with an estimate of any fees and charges you may pay, before providing any advice and services.

If there are no fees payable a credit quote will not be provided, however you can request one.

Advice Documents

Our advice will be presented to you by Rhiannon Teague in the form of the following documents;

- preliminary assessment
- credit proposal disclosure and
- loan comparison

These documents will provide the basis for our advice, alternative products, the fees associated with our recommendation and commission we may receive if your application is successful.

We maintain a copy of these documents. You can request a copy within seven years of the date of the advice been implemented.

Other Documents

Before providing you with ongoing advice, we will prepare an ongoing advice agreement. This will set out what our ongoing advice will cover and how much it will cost.

Advice we can provide

Our credit advice process

Everyone is different, with different circumstances, requirements and objectives. We treat every client as an individual, but follow a defined process, to make sure you know what to expect from us.

Our advice process covers the first appointment through to the application stage. We do this by:

Identifying your needs

We help you identify the type of loan and features you need.

Considering options suitable to you

We research the different loans available to you from our panel of lenders.

Selecting a loan

We will help you choose a loan that meets your needs and objectives.

Receiving your finance

We will assist you through the loan application process, liaising with the lender to make sure your loan approval process runs smoothly.

Approved products

Charter has a panel of lenders ranging from major banks, building societies, credit unions, retail lenders and specialist non-banks, through use of Australian Finance Group (AFG). AFG is an aggregator, who acts as an intermediary between credit advisers and lenders.

As at January 2016, the lenders and lessors whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

Lenders	Lessors
AMP Bank	Macquarie
ANZ	Esanda
Homeside Lending	Westpac
Commonwealth Bank	Commonwealth Bank
Suncorp	
St George	
Westpac	

Advice I can provide

Rhiannon Teague can provide you mortgage and finance broking activities. We can recommend and assist you to apply for a number of loan types.

- home loans (first mortgage)
- home loans (subsequent mortgage)
- vehicle loans
- other personal loans
- credit cards
- car leases

- short-term loans (not more 6 months in duration)
- other loans, where applicable

As at January 2016, the lenders who Rhiannon Teague is accredited with are:

Lenders	Lenders
AFG	Liberty Financial
AMP Bank	Macquarie Bank
ANZ	ME Bank
Auswide Bank	NAB Broker
Bankwest	P & N Bank
Bank of Queensland	Pepper
Beyond Bank	The Rock
Commonwealth Bank	St George
ING Direct	Suncorp
Keystart	Westpac

As at January 2016, the lessors who Rhiannon Teague uses most frequently are:

Lessors
Esanda
Macquarie
Westpac
Commonwealth Bank

Suitable options

We will make sure that any new or existing credit contracts we assist you with meet two main requirements:

- meet your needs and objectives, and
- that you are able to meet the financial obligations of the contract, without placing you in a position of financial hardship.

Credit contracts that meet these requirements are known as being 'not unsuitable'. If we cannot meet these requirements, we are unable to provide credit assistance.

The cost of our advice

Advice costs

Advice Fees

We may receive initial, implementation and ongoing advice fees for the credit assistance we provide. All

advice fees will be communicated to you via the credit quote and ongoing advice agreement prior to providing you with advice

Commission

Commission may be payable by the lender once your application for credit has been approved. Your credit proposal disclosure document will outline all fees and commission inclusive of GST. The commission covers the costs we incur when providing you with advice and assisting you throughout the credit application process.

The commission we receive may range between the following limits:

- Loan products
Initial commissions generally range between 0.33% and 1.485% of the initial loan balance and 0% to 0.55% of the outstanding loan balance each year.
For example, if your loan balance was \$100,000 we would receive an upfront payment of between \$330 and \$1,485 and a payment of between \$0 and \$550 per annum. Please note that lenders can change these commission rates at any time.
- Consumer leases
We charge a brokerage fee between 0% and 4% of the lease amount sought.
For example, if you were seeking \$10,000 credit, the cost to you would be between \$0 and \$400.

Distribution of fees

Charter will retain 0% to 3% of the gross revenue received for the recommended credit product. Charter will pay THE TRUSTEE FOR R. D. T. INVESTMENTS (ABN 62218357171) 97% to 100% of the gross revenue received.

Rhiannon Teague has equity in The Home Loan Coach and may receive capital and profit related benefits.

Other benefits we may receive

We may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. Both Charter and Rhiannon Teague maintain a register to document benefits received. A copy of this register will be made available within seven days of a request.

Volume based bonuses

From time to time we may receive additional benefits from lenders, depending on the number and amount of business we secure with a particular lender and/or the quality of submissions. We have arrangements with the following lenders through agreements between the lender and our aggregator AFG:

- ANZ
- Commonwealth Bank
- St George Bank
- Macquarie
- ING
- Liberty
- Westpac

Product Competitions

We may participate in short term incentive programmes such as a product provider paying additional commissions during a specified period. Due to the temporary nature of these arrangements they have not been included in this document. Details of any short term incentives will be outlined in the credit proposal disclosure document.

Australian Finance Group (AFG)

AFG is an aggregator, which simply means it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

As Charter and its Accredited Mortgage Consultants are part of the network of mortgage brokers that use AFG's aggregation services, they are entitled to participate in bonus arrangements between AFG and individual lenders. Any payments by lenders to AFG are based on the volume of all new or increased loans put through AFG, including that of Charter, and/or the quality of these submissions e.g. application to settlement conversion rate. AFG then pays Charter its proportion of this bonus payment, according to the amount of business it submitted through AFG during the period, and in turn Charter determines what proportion, if any, its Accredited Mortgage Consultants are entitled to receive. These bonuses are a percentage of the loan balance and are separately negotiated between each lender and AFG. Please note that lenders can change the percentage at any time and not all lenders pay volume or quality bonuses. The commission bonuses are included in the commission ranges shown in *The cost of our advice* section.

In addition, some lenders may offer commission bonuses and other incentives e.g. offshore conferences, which are based on the volume of loans

settled, value of individual loans and quality of submissions lodged by the individual Accredited Mortgage Consultant with that particular lender. Such benefits vary from lender to lender. AFG then pays commission bonuses to Charter who in turn determines what proportion, if any, its Accredited Mortgage Consultants are entitled to. As a general guide, these bonuses range between 0.45% and 1.1% of the loan balance initially and 0.5% each year, however, lenders can change these at any time.

Other incentives are paid directly to the Accredited Mortgage Consultant by the lender. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits or direct benefits for example an overseas holiday based on the volume of business lodged with the lender over a specified period.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

Payments to other professionals

We may pay a referral fee when clients are referred to us from other professionals:

- Call centre companies
- Real estate agents
- Financial advisers
- Accountants
- Lawyers

This will be disclosed in the credit proposal disclosure document or alternatively we can make this information available to you upon request.

About Charter



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Charter is a member of the AMP Group.

Charter is a principal member of the Mortgage and Finance Association of Australia (MFAA) and as such, Charter and their mortgage/finance brokers

have adopted the MFAA's rules of professional conduct.

Charter has approved the distribution of this Credit Guide.

Privacy

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your Accredited Mortgage Consultant and Charter may have access to this information when providing financial advice or services to you;
- Your Accredited Mortgage Consultant may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via the AMP Privacy Policy from March 2014.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your Accredited Mortgage Consultant and Charter will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your AMC or Charter holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of AMP's Privacy Policy visit www.amp.com.au/privacy or you can contact us.

Professional indemnity

Professional indemnity insurance is maintained by Charter and your adviser to cover advice, actions and recommendations which have been authorised by Charter and provided by your adviser. The insurance satisfies the requirements imposed by the National Credit Act 2009 and the regulator, the Australian Securities and Investments Commission (ASIC).

What to do if you have a complaint

If you have any complaints about the services provided to you, you should take the following steps:

- Contact your mortgage broker and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please lodge your complaint in writing to:

Charter Financial Planning Limited
Attention: National Complaints Manager
Channel Services
Level 8, 33 Alfred Street
Sydney NSW 2000

Email: advicecomplaints@amp.com.au

Charter will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to the following External Dispute Resolution Scheme:

CIO (Credit and Investment Ombudsmen)
Phone: 1800 138 422
Website: www.cio.org.au

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to assist you in settling your complaint.