

Credit Guide

This document provides information about the services we provide. We are licensed to arrange loans 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 ("we/us")	Gallipoli Street PT 2008 Pty Limited		
ACN	133 027 611	Australian Credit Licence Number	385232
Address	6/442 New South Head Road		
	Double Bay NSW 2028		
Phone	(02) 9018 6777		
Email	info@moshavfinancial.com.au		
Internal Complaints Officer contact details	Complaints Officer 6/442 New South Head Road Double Bay NSW 2028 info@moshavfinancial.com.au T: (02) 9018 6777 F: (02) 8569 0259		
External Dispute Resolution Scheme contact details	COSL (Credit Ombudsman Services Limited) phone 1800 138 422, www.cosl.com.au		
Nature and range of services	We will provide you with information on a broad range of lenders and loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.		
List of panel lenders	We source finance from a panel of financiers. Our current panel comprises of the financiers named in Schedule A.		
Information we need from you	<p>Under the NCCP Act, we are obliged to ensure that any loan, lease, or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:</p> <ul style="list-style-type: none"> • make reasonable enquiries about your requirements and objectives; • make reasonable enquiries about your financial situation; • take reasonable steps to verify that financial situation. <p>Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:</p>		

	<ul style="list-style-type: none"> • you could not pay or could only pay with substantial hardship; • the credit will not meet your requirements and objectives. <p>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.</p> <p>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.</p> <p>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.</p>						
Fees payable by you	All fees payable by are disclosed at our initial meeting and are documented throughout the process.						
Commissions received by us	We may receive commissions from the lenders who provide 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.						
	We have a volume bonus arrangement in place with some lenders under which those financiers may pay us additional commission depending on the total volume of business we arrange with them. You may obtain from us the names of these lenders.						
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 are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.						
Our internal dispute resolution scheme	<p>We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer:</p> <table border="1" data-bbox="462 1675 1316 1848"> <tr> <td>Phone</td> <td>T: (02) 9018 6777</td> </tr> <tr> <td>Email</td> <td>info@moshavfinancial.com.au</td> </tr> <tr> <td>Address</td> <td>6/442 New South Head Road Double Bay NSW 2028</td> </tr> </table> <p>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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor</p>	Phone	T: (02) 9018 6777	Email	info@moshavfinancial.com.au	Address	6/442 New South Head Road Double Bay NSW 2028
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Email	info@moshavfinancial.com.au						
Address	6/442 New South Head Road Double Bay NSW 2028						

	complaints.
Our External Dispute Resolution scheme	If we do not reach 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 below. 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.
Questions?	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.

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.

FULL NAME	Moshav Financial Pty Limited
ACN/ABN	69 156 558 119
CREDIT REP NUMBER	422407
ADDRESS	6/442 New South Head Road Double Bay NSW 2028
PHONE	(02) 9018 6777
EMAIL	info@moshavfinancial.com.au

The information specified above applies specifically to the credit representative. The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the licensee. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.

External Disputes Resolution Scheme

CONSUMER OBUDSMAN SERVICES LTD
Tel 1800 138 422
www.cosl.com.au

Panel of Lenders		
Adelaide Bank	Heritage Bank	Paramount Mortgages
AMP Bank	Homeside	Pioneer Mortgages
ANZ	ING Direct	Scottish Pacific Benchmark
Bankwest	La Trobe	St George Bank / Bank of SA
Citibank	Liberty	Suncorp
Commonwealth Bank of Australia	Macquarie Bank	The Rock Building Society
Hemisphere	Mildura Finance Ltd	Think Tank (Commercial)
	National Australia Bank	Westpac