



CREDIT GUIDE

OUR INFORMATION

TML Advisory Pty Ltd ABN 43 624 134 998 Credit Representative Number 506097 (referred to in this Credit Guide as "us," "we" and "our") is an authorised provider of credit assistance under Australian Credit Licence Number 387856.

This Credit Guide sets out important information about us, our Licensee, the credit assistance service we provide, the information we will require from you, the fees and charges payable by you, the commissions we receive, our credit providers, our Aggregator and referrers, our complaints and dispute resolution process and our commitment to protecting your personal information.

LICENSEE

Name	QED Credit Services Pty Ltd ACN 147 272 295
Address	31 Ardentallen Road Enoggera QLD 4051
Contact details	P 1300 817 662 E admin@qedrisk.com.au 31 Ardentallen Road Enoggera QLD 4051
Australian credit licence number	387856
EDR scheme	Australian Financial Complaints Authority (AFCA) www.afca.org.au Member Number 42342

CREDIT REPRESENTATIVE

Name	TML Advisory Pty Ltd ABN 43 624 134 998 and Tara Michele Lancashire
Address	Level 19, 10 Eagle Street Brisbane QLD 4000
Contact details	P 07 3303 0141 E info@tmla.com.au PO Box 2623 New Farm QLD 4005
Credit Representative Number	506097 and 506172
EDR scheme	Australian Financial Complaints Authority (AFCA) www.afca.org.au Member Number 47134

OUR PRELIMINARY ASSESSMENT

WHAT WE WILL NEED FROM YOU

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. A credit product will be unsuitable if:

- > you will be unable to repay the credit provided; or
- > only able to repay the credit provided with substantial hardship; or
- > the credit provided does not meet your requirements and objectives.

To be able to determine which credit products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this Preliminary Assessment, we determine:

- > your requirements and objectives - that is, what kind of credit product do you want and for what purpose;
- > your financial situation and relevant personal situation; and
- > your ability to repay the credit product that you are considering.

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us. This verification may include:

- > asking you for copies of documents that demonstrate your financial situation - in some cases we may also need to sight original documents; and
- > contacting third parties to assist in verifying the information that you provide.

REQUESTING A COPY OF THE PRELIMINARY ASSESSMENT

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment anytime up to seven years after the date the credit contract is entered into or the date a credit limit is increased (Credit Day).

If you request a copy of the Preliminary Assessment, we must provide you with a copy within the following time-frames:

- > before the Credit Day, as soon as possible after we receive your request
- > up to two years after the Credit Day, within seven business days after we receive your request
- > between two and seven years after the Credit Day, within twenty-one business days after we receive your request.

Please note, there is no charge for requesting or receiving a copy of the Preliminary Assessment.

OUR CREDIT ASSISTANCE FEES AND CHARGES

We may charge a fee for providing our credit assistance service. If applicable, details about the fees payable by you will be set out in our Credit Quote.

The Credit Quote will be given to you before a credit application is lodged and will contain information about:

- > how the fees and charges are calculated; and
- > a reasonable estimate of the fees and charges payable by you.

OTHER FEES AND CHARGES

It is important you carefully review your credit contract for details of other fees and charges that may be payable by you to the credit provider, a third party, or local, state or federal government. For example: an application fee; an account keeping fee; a valuation fee; a title registration fee; and/or stamp or transfer duty.

OUR COMMISSION

Connective Broker Services Pty Ltd ACN 161 731 111 Credit Representative Number 437202 authorised under Australian Credit Licence Number 389328 (our Aggregator) may receive upfront and trail commissions from credit providers. When our Aggregator receives a commission, it is provided to the Credit Representative for providing credit assistance.

Upfront commissions may be paid by credit providers if a credit product is settled and drawn-down. The amount of the upfront commission is calculated as a percent of the amount of credit provided and is usually paid after settlement and draw-down.

Trail commissions may be paid by credit providers if a credit product is settled and drawn-down. The amount of the trail commission is calculated as a percent of the amount of credit outstanding and is usually paid monthly in arrears after settlement and draw-down.

The commissions paid by credit providers are not payable by you. Details of any commission that will be received will be included in the Credit Proposal Disclosure document that we will provide you with when credit assistance is provided.

From time to time, we may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship or entry into a competition run by a credit provider or our Aggregator, at no extra cost to you. The nature of such arrangements is temporary, and the occurrence and amounts are often not readily ascertainable. However, if they are apparent as a result of providing you with credit assistance, this will be disclosed to you.

OUR CREDIT PROVIDERS

When providing credit assistance, we source credit products from a range of credit providers. The credit providers may include banks and non-banks. We have listed below the credit providers that are most frequently used when we provide credit assistance.

***These are the 6 lenders we use the most.**

NAB	Uni Bank *
ING *	Bankwest
BOQ	Heartland Seniors Finance *
La Trobe Financial	AMP *
St George Bank *	Westpac *

OUR AGGREGATOR AND REFERRERS

OUR AGGREGATOR

As a Credit Representative, we gain access to credit providers through the services of our Aggregator. In order to gain access to our Aggregator's panel of credit providers, our Aggregator charges us a fee. The fee may consist of several different elements including:

- › a share of the commission that is paid by the credit provider; and/or
- › a membership fee; and/or
- › a monthly fee.

If you would like an estimate of the share of the credit provider commission that may be retained by our Aggregator, and how it is calculated, please don't hesitate to ask and we will provide you with that information.

REFERRERS

You may have been referred to us by a third party. For example, an accountant, a financial planner, a real estate agent. Where this is the case, we may pay the referrer a referral fee.

If we do pay the referrer a referral fee:

- › the referrer should already have disclosed the amount of the referral fee; and
- › we will disclose the amount of the referral fee in the Credit Proposal Disclosure document.

OUR COMPLAINTS AND DISPUTE RESOLUTION PROCESS

We are committed to providing you with the best possible service. However, we understand there may be times where you are not satisfied. If, for any reason you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. Our Internal Dispute Resolution process makes it easy for you to tell us your concerns and for them to be addressed quickly and fairly.

You can contact our complaints officer using any of the details listed in the CONTACT US section at the bottom of this Credit Guide. If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to resolve your complaint immediately. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation, we will write to let you know the outcome and the reasons for our decision. If your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by our external disputes resolution scheme, an independent party.

The Australian Financial Complaints Authority (AFCA) contact details are:

- › Phone 1800 931 678
- › Email info@afca.org.au
- › Australian Financial Complaints Authority
GPO Box 3 VIC 3001
- › www.afca.org.au

OTHER IMPORTANT THINGS YOU SHOULD KNOW

We do not provide advice on the current or future value of real or personal property. We strongly recommend obtain independent valuation advice from appropriately qualified professionals before entering into a credit contract to finance real or personal property.

We do not provide legal or financial advice. You should carefully consider your own personal situation and obtain independent legal and financial advice from appropriately qualified professionals before entering into a credit contract.

YOUR PRIVACY

We are committed to protecting your personal information and our Privacy Policy explains how we respect your right to privacy in accordance with the Australian Privacy Principles, contained in the Privacy Act 1988.

Our Privacy Policy also defines how and why we collect, hold, use, and disclose your personal information; it describes your rights to gain access to, and seek corrections of, your personal information; and deals with your personal information security and how to make a privacy related complaint.

You can obtain a copy of our Privacy Policy by visiting www.tmla.com.au. If you would prefer to receive our Privacy Policy in an alternate form (such as in hard copy or via email) please advise us and we will issue a copy without charge.

If you would like additional information about your privacy rights, please visit the website of the Office of the Australian Information Commissioner (OAIC) www.oaic.gov.au

YOUR CONSENT

Please be advised, that by asking us to provide credit assistance, you consent to the collection and use of the information you have provided to us, for the purposes described in our Privacy Policy.

CREDIT GUIDE UPDATES

We are obligated to regularly review and update our Credit Guide and we reserve the right to amend our Credit Guide at any time.

This Credit Guide was last updated **November 2018** and remains valid until a subsequent Credit Guide is issued.

CONTACT DETAILS

Contact our office:

- › Phone 07 3303 0141
- › Email info@tmla.com.au
- › TML Advisory

PO Box 2623
New Farm QLD 4005

Contact our Privacy Officer:

- › Phone 07 3303 0141
- › Email privacy@tmla.com.au
- › TML Advisory Privacy Officer

PO Box 2623
New Farm QLD 4005

Complaints Officer info:

- › Phone 1300 817 662
- › Email admin@pursuitbroker.com.au
- › TML Advisory Complaints Officer

31 Ardentallen Road
Enoggera QLD 4051