



CREDIT GUIDE

Thank you for considering **Navanti Finance Pty Ltd** to assist with your credit needs.

Navanti Finance Pty Ltd is a licensed provider of credit assistance to assist you with finance under the *National Consumer Credit Protection Act 2009* ("NCCP Act"). This document provides you with information about us and our representative ("we, us, our"), with whom you are dealing and the services we provide.

1. KEY INFORMATION

Australian Credit Licence Holder	Navanti Finance Pty Ltd (ABN 84 153 644 172)
Address	Suite 1102, Level 11 580 Collins Street, Melbourne VIC 3000 Australia
Phone and E-mail	+61 419 168 169 Yantono.Samara@navantifinance.com
Australian Credit Licence Number	497356
Internal Complaints Officer Contact Details	Managing Director – Yantono Samara <i>Contact details as above</i>
External Dispute Resolution Scheme Details	Australian Financial Complaints Authority (AFCA) Website: www.afca.org.au E-mail: info@afca.org.au Phone: 1800 931 678 Mail to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001 Australia

2. OUR CREDIT REPRESENTATIVES

- Ivana Kasih Lestari Wutami
Credit Representative Number (CRN): 533004

3. OUR AGGREGATOR

Our aggregator, Beagle Finance Pty Ltd trading as Loankit is ultimately owned by Finsure Finance & Insurance Pty Ltd (a subsidiary of MA Financial Group Limited ACN 142 008 428). We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from MA Financial Group Limited's or any of its subsidiaries we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.



4. OUR SERVICES

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. Our current Top 6 providers to which we introduced borrowers are:

Bank of Melbourne / St George Bank ANZ Bank Member's Equity (ME Bank)	Westpac Macquarie Bank Limited Commonwealth Bank of Australia (CBA)
---	---

This is not to say that we will only deal with these lenders, just that the products these lenders offer have been most suitable to our most recent clients. Your situation may be different, and we would look at your needs separately and independently.

5. INFORMATION WILL BE REQUIRED FROM YOU

Under the Act, we are obliged to make sure that any loan, or principal increase to a loan, or lease that we suggest to you or assist you to obtain is “not unsuitable” for you. We will need to ask you a series of questions to make this assessment. The law requires us to:

- make reasonable enquiries about your borrowing objectives and requirements;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify the details of your financial situation.

Credit will be unsuitable if, at the time of making the assessment, it is likely that, at the time the recommended loan or lease is made:

- you cannot afford to repay the loan or lease or can afford to repay it only with substantial hardship; or
- the loan or lease does not meet your borrowing objectives and/or requirements.

For these reasons, we must ask you to provide us with a significant amount of information, much of which we will need to verify. It is therefore very important that the information you provide to us is accurate and complete.

If we provide you with credit assistance, we are required to provide you, upon your request, a copy of our *Credit Assessment* for up to seven years after the date of the assistance.

6. INFORMATION PROVIDED BY US

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.



We do not make any representations about the current value of any real estate you finance through us, or the prospects of its value in the future. You should always rely upon your own enquiries.

7. FEES PAYABLE BY YOU

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a *Credit Quote* which will be provided to you for your approval before applying for finance.

You may need to pay fees to the finance provider as part of the application process. These will be detailed a Statement of Credit Assistance that we will provide to you before applying for finance.

8. COMMISSIONS RECEIVED BY US

We may receive commissions from the finance provider that provides your loan or lease. These are NOT fees payable by you. Further details of the commission earned by us will be provided in the Credit Proposal Disclosure Document that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon several factors and cannot be quantified at this point.

9. COMMISSIONS AND FEES PAYABLE BY US

We obtain referrals from a broad range of sources including call centre companies, real estate agents, accountants, solicitors or other businesses. We may pay a fee or commission to these businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Statement of Credit Assistance.

10. OUR INTERNAL DISPUTE RESOLUTION SCHEME

We hope that you are delighted with our services. However, if you have any complaints, you may contact our Complaints Manager who will aim to resolve your complaint within five business days.

If the complaint is going take longer than five business days, we will keep you updated on the progress and provide you a written response within 30 days. The response will let you know the outcome of the investigation and the reasons for our decision.

11. OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 30 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an



ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you access to an independent mechanism for the resolution of specific complaints or disputes. AFCA's contact details are included above.

12. PRIVACY DISCLOSURE STATEMENT

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services.
3. We may exchange the information with the following types of entities, some of which are located overseas:
 - Persons who provide finance or other products to you, or to whom an application has been made for those products.
 - Financial consultants, accountants, lawyers and advisers
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
 - Any person where we are required by law to do so
 - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines and/or Indonesia
 - Persons to verify the information you have provided, such as your employer, accountant or superannuation provider
 - Any person considering acquiring an interest in our business or assets
 - Any organisation providing online verification of your identity.
4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available from www.navantifinance.com.

If you do not / refuse to provide the information, we may be unable to assist in arranging finance or providing other services.

13. DO YOU HAVE ANY QUESTIONS?

If you have any questions about this *Credit Guide* or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you.



14. LENDER ACCREDITATIONS

At the time this document was generated, we were accredited with the following Lenders:

Adelaide Bank / Bendigo Bank	Liberty Finance
AMP Bank	MA Money
ANZ Bank	Macquarie Bank
Bank of Melbourne	ME Bank
Bank of Queensland (BOQ)	Myloan Elect & Myloan Plus
Bank of Sydney	MyState Bank
Bankwest	National Australia Bank (NAB)
BC Invest	ORDE Financial
Bluestone	Pepper Money
Bridgit	Qudos Bank
Brighten Home Loans	Resimac
Commonwealth Bank of Australia (CBA)	Suncorp
Firefighters Mutual Bank	Teachers Mutual Bank
Firstmac	Ubank
ING Direct	Unibank
La Trobe Financial	Virgin Money
Latitude Personal Finance	Westpac