next generation mortgages

Credit Guide and Privacy Statement

Next Generation Mortgages Pty Ltd

CREDIT GUIDE

THANK YOU FOR CONSIDERING DOING BUSINESS WITH NEXT GENERATION MORTGAGES PTY LTD

We are a Representative of a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information about us, our Licensee with whom you are dealing and the services we provide.

Licensee's business name	QED Credit Services Pty Ltd ACN 147 272 295
Licensee's address	31 Ardentallen Road Enoggera QLD 4051
Licensee's phone number	1300 817 662
Licensee's email address	admin@pursuitbroker.com.au
Australian Credit Licence number	387856

OUR LICENSEE HAS AUTHORISES NEXT GENERATION MOPRTGAGES PTY LTD AND ANDREW MELLING AS THEIR CREDIT REPRESENTATIVE

Representative's business name	Next Generation Mortgages Pty Ltd ACN 603 689 925
Representative's name	Andrew Melling
Representative's address	1/ 486 Lower Heidelberg Road, Heidelberg Victoria 3084
Representative's phone numbers	Mobile: 0422 865 303 Office: 1300 921 327
Representative's email address	clientservice@nextgenmortgages.com.au
Business Credit Representative number Individual Credit Representative Number	474971 391468

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

OUR ASSISTANCE PROCESS

We are required by law to ensure that any credit product with which we assist you can be deemed "not unsuitable" for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

TO ESTABLISH THIS, WE NEED TO:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

We can provide you with a report – called a *Preliminary Assessment* – on how we determined that any loan we assisted you with was not unsuitable for you. You may request this report up to seven years after we provided you with this assistance.

WITH WHAT PRODUCTS DO WE PROVIDE ASSISTANCE?

IN THE PAST 3 MONTHS, THE TOP 6 LENDERS THAT OUR CLIENTS HAVE BEEN PLACED ARE:

1. Macquarie
2. Commonwealth Bank
3. Westpac
4. ANZ
5. NAB
6. Bankest

THE TOP 6 LENDERS THAT OUR CLIENTS HAVE BEEN PLACED ARE:

1. ME Bank
2. ING Bank
3. CBA
4. ANZ
5. People's Choice Mutual
6. Macquarie

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

HOW DO OUR CREDIT REPRESENTATIVES GET PAID?

Our Credit Representatives are paid a commission directly from the lender. The lender may pay them a percentage amount upon settlement of your loan and may also pay them an ongoing percentage amount for the life of your loan.
These amounts are paid to the Credit Representative by the lender and ARE NOT payable by you. If you are interested and want an estimate of what the commission payment will be and how it is worked out, please just ask us or our Credit Representative and we will be only too glad to provide you with this information.

WHAT IF YOU ARE NOT HAPPY WITH OUR SERVICES

At Next Generation Mortgages Pty Ltd, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

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. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Complaints Manager
✉ QED Credit Services Pty Ltd
31 Ardentallen Road
Enoggera QLD 4051
admin@pursuitbroker.com.au
☎ Phone: 1300 817 662

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 deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 24 hours of receipt. 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 30 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.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 30 days, then you can have your complaint heard by our *external disputes resolution* scheme, «EDRS», an independent party. You can contact AFCA at:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, VIC 3001
T: 1800 931 678
F: 03 9613 6399
E: info@afca.org.au

HOW WE HANDLE YOUR INFORMATION

Collection and use of your information

Next Generation Mortgages Pty Ltd and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow up calls to assist you.

In certain circumstances, we may also be required to collect sensitive information (such as health information) on behalf of the lender in the course of giving you credit assistance

Disclosure of personal information

Next Generation Mortgages Pty Ltd and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Lenders
- Our Licensee
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectorsaccountantsand other auditors

In certain, specific cases our Licensee maycontract an external audit service provider to ensure we are meeting our obligations and commitments to you under the National Consumer Credit Protection Act 2009and this service provider may disclose your personal information to its team in India.You can be assured that we have full legal access to that overseas service provider as if they were domiciled in Australia, as required by the Privacy Act 1988

Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Andrew Melling
Address: 1 / 486 Lower Heidelberg Road, Heidelberg Victoria 3084
Email: clientservice@nextgenmortgages.com.au

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information

Marketing

From time to time, Next Generation Mortgages Pty Ltdmay contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To optout of receiving such information, simply let us know by contacting us directly using the office details above.

Security of your personal information

Next Generation Mortgages Pty Ltd takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

Feedback on the handling of your personal information

Should you be unsatisfied in the manner in which Next Generation Mortgages Pty Ltdhas handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Ph: 1300 363 992
e: enquiries@oaic.gov.au
Mail: GPO Box 5218
SYDNEY NSW 2001.

If you wish to view a copy of our full Privacy Policy, contact us on the details above. You can learn more about the Privacy Act and your rights at www.privacy.gov.au