

HINTERLAND MONEY SOLUTIONS P/L

CREDIT GUIDE

Hinterland Money Solutions P/L

ABN 31127285367

50 Brisbane Road, Labrador, QLD 4215

www.hinterlandmoney.com.au

Australian Credit Licence Number: 391837

This Credit Guide sets out important information about the services that we provide as a credit assistance provider.

Our Credit Providers

We source credit products from banks, financiers and other credit providers. At present, we can write loans with the following banks, lenders and other credit providers:

1. ANZ (Esanda)
2. Toyota Financial Services
3. GE Money
4. Mortgage Choice
5. Money Now
6. Yamaha Finance

Dispute Resolution and Complaints

The satisfaction of our customers is very important to us so should you be unhappy with any aspect of our service we follow specific procedures to try to resolve any complaints that you may have.

Internal Dispute Resolution Scheme

A complaint or concern can be directly raised with our business in accordance with our internal dispute resolution procedures. A copy of our internal dispute resolution policy, including our commitments for response times, is available at hinterlandmoney.com.au or by request to:

Email:	mark.spooner@hinterland.com.au
Address:	50 Brisbane Road, Labrador, QLD, 4215
Phone:	07 5529 1116
Web:	www.hinterlandmoney.com.au

External Dispute Resolution Scheme

We also belong to the following external, independent dispute resolution scheme, which can be contacted as follows:

Credit Ombudsman Service Limited

PO Box A252

Sydney South NSW 1235

Telephone 1800 138 422

Fax 03 96136399

Email info@cosl.com.au

Website www.cosl.com.au

Preliminary Assessment

Before we provide you with credit assistance, we are required to complete a "Preliminary Assessment". This preliminary assessment makes enquiries about:

- Your requirements and objectives for seeking a credit product;
- Your financial and relevant personal situation; and
- Your repayment capacity

You are entitled to request a copy of our Preliminary Assessment, and we must give you a copy if you request, Based on the date of the pre preliminary assessment:

- At any time during the first 2 years – we must provide it with in 7 business days; or
- Between 2 years and 7 years after it was conducted – we must provide it within 21 business days.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Commissions we receive

When we provide you with credit assistance, we (or our directors, employees and authorized credit representatives) will most likely receive commissions from the credit providers involved.

You may request to obtain from the licensee a reasonable estimate of the commission likely to be received, directly or indirectly by the licensee and how the commission is calculated.

Fees and charges that are payable by you in retain to our credit assistance

When we provide you with credit assistance we may charge you a fee to arrange the loan, the credit quote will disclose the amount payable. You may request from the licensee details of how the fees payable by you are calculated.

These requests can be made in writing addressed to the Branch Manager by either email mark.spooner@hinterland.com.au or 50 Brisbane Road, Labrador, QLD, 4215.

Volume Bonus Arrangements:

Currently volume bonus arrangements are in place with ANZ (Esanda), Yamaha Finance. Additional commission may be received by the licensee dependent on the total volume of business written with that particular credit provider. This commission is paid by the relevant credit provider to HMS.

Commissions we pay

When we provide you with credit assistance and you have been introduced to us by a third party, it is likely that we will pay a referral commission to that third party. This commission will be only paid to the registered ABN entity of that third party. You can, upon request obtain a reasonable estimate of the commission and how it is worked out.