



## Credit Guide

### ABOUT US

<b>Licensee</b>	R2BG Finance Pty Ltd ACN 146 520 596 ("licensee") Australian Credit Licence Number: 389898 Address: P.O. Box 73, Peregian Beach QLD 4573 Tel: 0401 032 868 Fax: 07 5335 1776 Email address: <a href="mailto:ollie@staxhomeloans.com.au">ollie@staxhomeloans.com.au</a> Website: <a href="http://www.staxhomeloans.com.au">www.staxhomeloans.com.au</a>
<b>Broker Group</b>	Finance & Systems Technology Pty Limited (FAST) ("broker group") ABN 86 092 660 912 Corporate Credit Representative Number: 391237

Thank you for considering doing business with Stax Home Loans.

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

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.

#### Ollie Hooper – Stax Home Loans



P.O. Box 73, PEREGIAN BEACH, QLD 4573

m. 0401 032 868 f. 07 5335 1776

e. [ollie@staxhomeloans.com.au](mailto:ollie@staxhomeloans.com.au) w. [staxhomeloans.com.au](http://staxhomeloans.com.au)

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## WITH WHAT PRODUCTS DO WE PROVIDE ASSISTANCE?

In the past 3 months, the top 6 lenders that our clients have been placed with are:

1. Commonwealth Bank
2. Fast Lend (Advantagedge)
3. Suncorp Bank
4. National Australia Bank
5. Liberty Financial
6. ANZ Bank

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.

## COMMISSIONS

### HOW DO WE GET PAID?

We are paid a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan and may pay us an ongoing percentage amount for the life of your loan.

These amounts are paid to us by the lender and ARE NOT payable by you. If you are interested and want an estimate of what our commission payment will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

We use the services of a finance *aggregator* in order to gain access to many different Australian lenders. In return for this service, our aggregator charges us a share of the commission paid to us by lenders. If you are interested and want an estimate of what the aggregator's commission share will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

## FEES AND CHARGES

### FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We will not charge you any fees for providing credit assistance to you.

### OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an application fee, valuation fees and other fees) to the lender, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

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## DISPUTES OR COMPLAINTS

### WHAT IF YOU ARE NOT HAPPY WITH OUR SERVICES?

At Stax Home Loans, 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:

Stax Home Loans  
m: 0401032868  
e: [ollie@staxhomeloans.com.au](mailto:ollie@staxhomeloans.com.au)

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 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.

### 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 45 days, then you can have your complaint heard by an independent party,

Our external dispute resolution service provider is the Financial Ombudsman Service (FOS), which can be contacted via:

- Telephone: 1300 78 08 08
- Online complaint form: <https://forms.fos.org.au/OnlineDispute>
- Website: <http://www.fos.org.au>
- Mail: GPO Box 3, Melbourne VIC 3001
- Fax: 03 9613 6399

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