

Working with Us – a Quick Guide

First of all – thanks so much for getting in touch! We’re delighted to have the opportunity to work with you. Before we start, there’s a few things to cover to make sure you have the best experience possible.

Our commitment to you, and a bit about how we work.

- We love to hear from you! We will pick up the phone, and respond to your emails on the same day you send them. If we can’t action your requests that day, we’ll let you know when you can expect a response.
- Once a loan application is lodged, we update our clients in regard to their loan progress every Monday and Thursday, on top of any intermittent communication. You’ll never be left wondering where things are at, or if we’ve forgotten you.
- We’re solution-oriented, and if things don’t go to plan or won’t work the way you hope, we will work with you to get to a point where it will.
- We are very thorough in our pre-assessment. It lets us get to know you well, and avoid declined applications. In this financial atmosphere, we’re finding lenders need to some pretty fine details at times, so be ready for some questions you may think are a bit over the top!

Ways you can help -

- Please don’t speak to multiple brokers at once. We’d much prefer you ask us your qualifying questions upfront, and either work with us, or keep searching for a better fit.
- If you’ve got a problem/question/aren’t happy/don’t understand – let us know! There are no silly questions and we’re happy to work through any issues with you.
- Our preferred method of contact is email – it lets us prioritise our work and also keep a paper trail of communication for compliance purposes. We’re happy to take phone calls if it’s your preferred method of communication but may not pick up if we’re in the middle of someone else’s file. We will ring you back ASAP! **Hot tip** - Clients who don’t call often get answered more quickly! 😊
- We’re also fine with text and facebook messenger, but this is best for non-essential communication or quick questions. Tasks may be forgotten if communicated by these methods, so please use email for the really important stuff.

Fees and Charges

Our work rarely requires payment from our clients, but on occasion fees and charges ‘may’ become payable – we’ve outlined some of the times we may charge fees below.

- Clawback fees – if we do a loan for you and the loan account closes for any reason within 2 years, we may get billed by the bank. We pass this charge on to you. (We hate charging this as much as you hate being billed, so we’ll let you know how to easily avoid this one!)
- Pre-approvals – we’re happy to do them, but if they expire we charge \$330. Chat to us about other options if you’d rather avoid this fee.
- Complex deals, developments, etc – we’ll let you know if we require an upfront payment or commitment fee for these.
- If you change your mind and don’t proceed with your loan application once we’ve lodged it, we charge for the work we’ve done for you as the lenders don’t pay us in this instance. These fees start from \$1100.

FACT FIND

A. PERSONAL DETAILS - APPLICANT 1

Mr Ms Mrs Miss Dr Other

Surname

First Name

Middle Name

Date of Birth (DOB)

Citizenship

Drivers Licence Number

Drivers Licence Expiry Date

Marital Status

Mother's Maiden Name

Number of Dependants

Ages of Dependants

Nearest Relative not Living with you (Name, Number, Relationship & Address)

A. PERSONAL DETAILS - APPLICANT 2

Mr Ms Mrs Miss Dr Other

Surname

First Name

Middle Name

Date of Birth (DOB)

Citizenship

Drivers Licence Number

Drivers Licence Expiry Date

Marital Status

Mother's Maiden Name

Number of Dependants

Ages of Dependants

Nearest Relative not Living with you (Name, Number, Relationship & Address)

B. ADDRESS DETAILS - APPLICANT 1

Current Residential Address

Current Residential Address Status

Own Mortgaged Renting Boarding Other

Start Date at Current Address

Mobile

Email Address

Previous Residential Address (if less than 3 years at current)

Start Date at Previous Address

B. ADDRESS DETAILS - APPLICANT 2

Current Residential Address (write 'COPY' if details are the same as Applicant 1)

Current Residential Address Status

Own Mortgaged Renting Boarding Other

Start Date at Current Address

Mobile

Email Address

Previous Residential Address (if less than 3 years at current)

Start Date at Previous Address

C. EMPLOYMENT DETAILS - APPLICANT 1

Current Employment

Employee Self-employed Full Time Part Time Casual

Start Date of Current Employment

Occupation

Employer Business Name or ABN

Employer Phone Number

Previous Employment (if in current for less than 3 years)

Employee Self-employed Full Time Part Time Casual

Start Date of Previous Employment

Occupation

Employer Business Name or ABN

C. EMPLOYMENT DETAILS - APPLICANT 2

Current Employment

Employee Self-employed Full Time Part Time Casual

Start Date of Current Employment

Occupation

Employer Business Name or ABN

Employer Phone Number

Previous Employment (if in current for less than 3 years)

Employee Self-employed Full Time Part Time Casual

Start Date of Previous Employment

Occupation

Employer Business Name or ABN

D. GROSS MONTHLY INCOME - APPLICANT 1

Employment (pre-tax)	\$	<input type="text"/>	Investment/Shares	\$	<input type="text"/>
Total Rent Received	\$	<input type="text"/>	DSS/Other	\$	<input type="text"/>

D. GROSS MONTHLY INCOME - APPLICANT 2

Employment (pre-tax)	\$	<input type="text"/>	Investment/Shares	\$	<input type="text"/>
Total Rent Received	\$	<input type="text"/>	DSS/Other	\$	<input type="text"/>

E. MONTHLY EXPENSES - APPLICANT 1&2

Utilities & Rates	\$	<input type="text"/>	Food & Groceries	\$	<input type="text"/>	Medical & Health	\$	<input type="text"/>	Child Care	\$	<input type="text"/>	House Purchase & Maintenance	\$	<input type="text"/>
Rental Expense	\$	<input type="text"/>	Recreation & Entertainment	\$	<input type="text"/>	Transport	\$	<input type="text"/>	Child Maintenance	\$	<input type="text"/>	Insurance (home, personal and car)	\$	<input type="text"/>
Telephone, Internet & PayTV	\$	<input type="text"/>	Clothing & Personal Care	\$	<input type="text"/>	Education	\$	<input type="text"/>	Sport & Hobbies	\$	<input type="text"/>	Other	\$	<input type="text"/>

F1. REAL ESTATE ASSETS - APPLICANT 1&2

Home	Address	Est. Value \$	Ownership	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Investment 1	Address	Est. Value \$	Monthly Rent \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment 2	Address	Est. Value \$	Monthly Rent \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment 3	Address	Est. Value \$	Monthly Rent \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment 4	Address	Est. Value \$	Monthly Rent \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

G1. REAL ESTATE LIABILITIES - APPLICANT 1&2

Home Loan Lender	Balance \$	Rate %	Repayment \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Loan Lender	Balance \$	Rate %	Repayment \$	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

F2. OTHER ASSETS - APPLICANT 1&2

Vehicle 1	Make/Model/Year	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vehicle 2	Make/Model/Year	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	Account/Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	Account/Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	Account/Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	Account/Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Contents	Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Superfund/SMSF	Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Superfund/SMSF	Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Shares	Details	Est. Value \$	Ownership
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

G2. OTHER LIABILITIES - APPLICANT 1&2

Vehicle Loan Lender	Repayment \$	Balance \$	Rate %	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Vehicle Loan Lender	Repayment \$	Balance \$	Rate %	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card Lender	Limit \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card Lender	Limit \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card Lender	Limit \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card Lender	Limit \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal Loan Lender	Repayment \$	Balance \$	Ownership	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
SMSFLoan Lender	Repayment \$	Balance \$	Rate %	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
SMSFLoan Lender	Repayment \$	Balance \$	Rate %	Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
HECS/HELP Debt	Repayment \$	Balance \$	Ownership	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

H. REQUIREMENTS & OBJECTIVE - APPLICANT 1 & APPLICANT 2

Please state primary reasons for seeking credit (how will the funds will be used) or the reasons for a review of an existing credit contract?

If purchasing: funds required to complete loan

Security Property Value	\$	<input type="text"/>	Savings	\$	<input type="text"/>
Stamp Duty	\$	<input type="text"/>	Deposit Paid	\$	<input type="text"/>
Conveyancer Fees	\$	<input type="text"/>	Gifts and Other	\$	<input type="text"/>
Any Other Fees	\$	<input type="text"/>	TOTAL CONTRIBUTIONS (B)	\$	<input type="text"/>
TOTAL COSTS (A)	\$	<input type="text"/>	TOTAL LOAN REQUIRED (A-B)	\$	<input type="text"/>

If refinancing or consolidating debts: please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you.

I. DESIRED LOAN FEATURES - APPLICANT 1 & APPLICANT 2

<input type="checkbox"/> Variable Rate	<input type="checkbox"/> Interest Only	<input type="checkbox"/> Redraw	<input type="checkbox"/> Line of Credit
<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Offset Account	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Additional Repayments
<input type="checkbox"/> Combined, Variable & Fixed	<input type="checkbox"/> Internet Banking	<input type="checkbox"/> Portability	<input type="checkbox"/> Loan Variations

Any preferred lenders? Any lenders you do not wish to deal with? Preferred loan splits?

If selected Interest Only, please set out why you would like Interest Only repayments (mandatory field):

If selected Fixed Rate, please explain why you would like fixed rate period (mandatory field):

J. YOUR FINANCIAL SECURITY - APPLICANT 1 & APPLICANT 2

Have you ever had any financial judgments or legal proceedings against you?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Did you have any difficulty meeting your financial commitments in the past 2 years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Are any of your existing debts currently in arrears?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Are you concerned about rising interest rates? How concerned are you?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you expect any significant changes to your financial situation in the foreseeable future that would adversely impact your ability to meet your commitments? How do you expect to meet your commitments?	<input type="checkbox"/> YES	<input type="checkbox"/> NO

If any applicants answered 'YES' to any of the questions above, please provide details below:

K. PROTECTING YOUR LIFESTYLE - APPLICANT 1 & APPLICANT 2

Do you have any insurance to protect your lifestyle eg.life, total permanent disablement insurance, income protection, etc?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If No, how would your lifestyle needs be maintained if you and/or your partner were: a) Temporarily unable to earn an income, for example through sickness/illness? b) Permanently unable to earn income, for example through death/permanent disability?		

Would you like someone to contact you regarding life insurance?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you have home and contents insurance?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives? If Yes, please provide details:	<input type="checkbox"/> YES	<input type="checkbox"/> NO

L. OTHER ADVISORS - APPLICANT 1&2

Accountant Business Name	Accountant Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Solicitor/Conveyancer Business Name	Solicitor/Conveyancer Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Real Estate Agency	Agent Name	Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

I/We agree that my/our broker may keep the above parties updated about progress of my/our loan application.

CREDIT GUIDE & PRIVACY CONSENT

About Us

OUR DETAILS

Australian Credit Licence: Vow Financial Pty Ltd

Australian Credit Licence Number: 390261

ABN/ACN: 66 138 789 161

Address: L11, 1 Chifley Square, Sydney NSW 2000, Australia

Credit Representative: Jessica Peletier

Credit Representative Number: 460418

Email: jessica@seedfinancial.com.au

Business Name: Seed Financial

Phone Number: +61 466 581 009

ABN:

Address: 1 Tranby St, Madora Bay WA 6210, Australia

Credit Guide

November 2018

This is the Credit Guide of Vow Financial Pty Limited ACN 138 789 161, Australian Credit Licence 390261. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing and finance broking.

About this Credit Guide

This Credit Guide is designed to assist you in deciding whether to use the services we offer.

Services we provide

We will provide you with information on a range of lenders and products. Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval.

Our Associations and Relationships

All our advisers are accredited with Vow Financial Pty Limited which is a wholly owned subsidiary of Yellow Brick Road Group Limited. We source finance from a panel of lenders.

The lenders named below are the six lenders with whom we conduct the most business:

- Commonwealth Bank
- ANZ
- NAB
- Westpac
- St George
- Suncorp

Our Responsible Lending Obligations to You

We are obliged to ensure that any loan, or principal increase to a loan, we help you to obtain, or any lease we help you enter, is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable enquiries about your requirements and objectives;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

Credit will be unsuitable for you if, at the time of the assessment, it is likely that the following would apply at the time credit is provided:

- you could not pay or could only pay with substantial hardship; or
- the credit will not meet your requirements or objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is important that the information you provide is accurate, complete and up-to-date.

We will provide you with a copy of our preliminary assessment of your application, if you ask within seven years of when we provided assistance to you. This requirement is only triggered if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Our Fees and Charges

Generally, no fees or charges are payable by you to us for our credit assistance. In some instances, a fee for service may be required. Details of these fees will be set out in a Credit Quote.

However, you may be charged a lender's application fee, valuation fees and other fees associated with the loan. These fees are not charged by us and will be disclosed to you prior to submission of the credit application. Please note, however, that if a valuation is conducted and you ultimately choose not to proceed with the loan, you may be liable for the valuation fees.

Commissions

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These fees are not payable by you. You may obtain information relating to reasonable estimates of those commissions and how they are calculated.

When we provide you with credit assistance, you may ask us for a reasonable estimate of the commission likely to be received, directly or indirectly by Vow Financial and its credit representatives.

From time to time, we may receive financial or non-financial benefits from Vow, lenders, lessors or others. Some or all of a commission received by Vow may be paid to your Credit Representatives.

Referral Commissions

Vow may pay referral commissions to our credit representatives for referring to our Diversification Partners such as Vow Conveyancing. Referral Commissions may vary between 20% and 25% of professional fees charged by the Diversification Partner. These fees are not payable by you.

Referral Fees

We may pay a referral fee (i.e. commission) for third party referrals. An example of a referrer would be a real estate agent or solicitor. This fee is not payable by you. This fee will be disclosed in the Credit Proposal Disclosure Document. You may on request obtain a reasonable estimate of the amount of commission and how it is calculated.

Vow Financial and your representative may also receive a benefit for referring you to other specialist service providers.

Our Dispute Resolution Procedures

Internal Dispute Resolution

If you are unhappy with our services, please contact us first by contacting our Complaints Manager on the following:

Vow Head Office (Complaints Manager)

Telephone (02) 8226 8327

Email complaints@vow.com.au

Post PO Box H265, Australia Square, NSW 1215

Website www.vow.com.au

We will endeavour to resolve your complaint quickly and fairly.

If your complaint has not been resolved to your satisfaction, you may contact the Australian Financial Complaints Authority (AFCA), which is an independent dispute resolution scheme for financial services complaints.

For complaints, you can contact:

Australian Financial Complaints Authority (AFCA)

Telephone 1800 931 678

Email info@afca.org.au

Post GPO Box 3
Melbourne, VIC, 3001

Website www.afca.org.au

Things you should know

You should ensure that you have approved finance, in writing from the lender, before entering a binding contract to purchase.

It is important you understand your legal obligations under the loan, and the financial consequences. If you have any concerns, you should obtain independent legal and financial advice before you enter into a loan contract.

We do not make any promises about the value or future prospects of any property you finance with us. You should always rely on your own enquiries.

Before you accept your loan offer, make sure you read the credit contract carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter into any loan contract.

We represent lenders and have obligations to them, and in particular, to not provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations to lenders, and under the law.

Vow Financial is required to have adequate arrangements in place to ensure you are not disadvantaged by any conflict of interest.

Privacy Policy

Vow Financial Pty Limited ACN 138 789 161, Australian Credit Licence 390261 and our related businesses, authorised representatives and credit representatives ('we', 'us', 'our') are collecting personal and financial information about you.

We collect personal information to provide you with the services that you have requested, manage our relationship with you, for the purposes of assessing your application for finance and managing of that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

1. The information you provide will be held by us.
2. You appoint us as your agent to act as an "access seeker" to obtain your credit information from any credit reporting body on your behalf and for the purposes of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application.
3. We may use your credit information and any other information you provide to arrange or provide finance and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas.
 - Prospective funders/ lenders, mortgage managers or other intermediaries and related parties in relation to your finance requirements;
 - Other related and unrelated organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres;
 - Anybody who represents you, such as finance brokers, financial planners, lawyers and accountants;
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our service;
 - Where we are required to do so by law;
 - Anyone, where you have provided us with consent;
 - Your employer, referees or identity verification services;
 - Any organization providing online verification of your identity; and
 - Any person or business considering acquiring an interest in our business or assets.
5. You consent to the release of personal information relating to your investment(s) and/or insurance policies to our agents upon request.
6. You may gain access to the personal information that we hold about you by contacting us. A copy of our full privacy policy can be obtained from our website, by visiting www.vow.com.au.

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.

By signing this consent you agree that we may collect, use and disclose your information also as specified below:

- You agree that we may collect and use and disclose your information as specified above.
- Consent to provide your personal information to a Credit Reporting Body (CRB).
- We can act as your agent to obtain a report or information about you consumer or commercial credit worthiness from a CRB.
- We may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

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

Declaration and Consent

Do you consent for us to send correspondence to you via email?

Yes No

Do you consent to receive marketing information from us?

Yes No

- I/ we declare that I am/ we are over the age of 18 and the information that we provide are true and accurate.
- I/ We have read the above information and understand the reasons for the collection of my/ our personal information and the ways in which the information may be used and disclosed and I/ we agree to that use and disclosure.
- I/ we have read and understand that the information that I/ we have provided will be shared with related and unrelated businesses as per the company's privacy policy.
- I/ We understand that the parties may cancel or refuse service(s) if information is found to be false or misleading.
- I am/ We are aware that I/ we can access my/ our personal information upon request and if necessary, correct information that I believe to be inaccurate.

I/ We understand that I/ we have read and understand the information contained within this form.

Client 1 signature

Print name of client

Date

Client 2 signature

Print name of client

Date