The credit activities referred to in this guide are offered by:

**Dixon Advisory Property Pty Ltd**

ABN 92 140 049 583 | Australian Credit Licence 386 600

**Level 15**
**100 Pacific Highway North Sydney NSW 2060**
**PO Box 29**
**Crows Nest NSW 1585**

This guide contains important information about the credit services we offer, any fees and commission payable to us, our responsible lending obligations and our internal and external dispute resolution procedures and how you can access them.

19 November 2018
Credit Guide Version 1.7
Who is responsible for the credit services provided?

Dixon Advisory Property Pty Ltd (Dixon Advisory Property) is responsible for the credit services provided including the distribution of this Credit Guide. Dixon Advisory Property provides the credit services as the holder of an Australian Credit Licence (ACL) No 386 600 (sometimes referred to as “we”, “us” or “our” in this Credit Guide).

What credit services are we authorised to provide?

Under our Australian Credit Licence, Dixon Advisory Property is able to provide credit assistance to you in relation to credit contracts.

We provide credit assistance to you when we suggest or assist you to apply for a particular credit contract, increase the credit limit on a particular credit contract or remain in your current credit contract.

Credit contracts include loans secured against your main residence or residential investment property.

Which credit provider(s) do we conduct business with when providing credit assistance?

We conduct business with Macquarie Bank (“Macquarie”) and Bank of Queensland Specialist (“BOQ”) when providing credit assistance to you in relation to a credit contract(s).

What information should I provide to receive credit assistance?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant supporting information such as pay slips, past tax returns and loan schedules. You have the right not to advise us of your current financial situation. However, if you do not provide accurate information, the services you receive may not be appropriate to your needs, objectives and situation. You should read any warnings and disclosure documents carefully before making any decision relating to credit contracts.

How do I give instructions?

In providing credit assistance we act on your instructions which may be provided to us in writing, by telephone, fax, email or any other form of communication.
How is my personal information dealt with?

The purpose for us collecting your personal information is to provide you with the credit assistance you’ve asked for. We maintain a record of your personal information which may include details of your objectives, financial situation and needs.

As a provider of credit assistance we may collect information about you because we are required, or authorised to, by law.

We may also disclose your information to other members of the Evans Dixon Limited (ABN 54 609 913 457) (Evans Dixon) group of companies, our service providers and third parties where it is required or permitted by law.

We are committed to implementing and promoting a Privacy Policy, which will ensure the privacy and security of your personal information. A copy of our Privacy Policy can be obtained by visiting dixon.com.au or can be provided to you, free of charge, upon request. Our Privacy Policy contains details about:

- how you may access and seek the correction of any of your personal information that we hold;
- how you may complain about a breach of the Australian Privacy Principles contained in the Privacy Act 1988 (Cth) in respect of our handling of any of your personal information; and
- how we will deal with any such complaint about our handling of your personal information.

By providing us with the personal information requested you consent to us using, disclosing and otherwise handling the information in accordance with our Privacy Policy. If you wish to examine your file please ask us.

We will make arrangements for you to do so.

If you have any queries about our handling of personal information, please contact our Privacy Officer on 1300 852 017.

How will I pay for the services provided and how are these fees calculated?

We may charge fees for the services provided to you. The fees will depend on the type of services you receive. If we provide you with credit assistance, information about fees, commissions and/or other benefits and any payments made to us by credit providers will be contained in the letter of engagement and credit assistance quote.

Credit Assistance

To obtain credit assistance, you will pay us a fee for service calculated on an hourly rate. Hourly rates may vary depending on the qualifications and experience of the professional advising you. The total fee payable by you will depend on the time and complexity of your situation, the scope or scale of the advice sought and the need to engage other professional or technical experts in the case of complex matters. We will provide you with a quote for the estimated total hours before providing credit assistance.

For new credit contracts that we may assist you with, our preference is to either rebate the commission to you (less an administration fee of $165 (inc. GST)) or, where possible, turn off any commissions paid by credit providers.

The upfront and trailing commissions are:

<table>
<thead>
<tr>
<th>Institution</th>
<th>Upfront commission</th>
<th>Ongoing commission</th>
</tr>
</thead>
<tbody>
<tr>
<td>Macquarie</td>
<td>0.65%</td>
<td>0.00%</td>
</tr>
<tr>
<td>BOQ</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
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The dollar value of the commissions we receive and rebate will vary depending on the outstanding balance of the credit contract (loan) at the end of each month for the life of the credit contract (loan). For example, should we assist you to obtain a credit contract (loan) for $300,000 with Macquarie, we will receive an upfront commission of $1,950 (including GST) from Macquarie and we will rebate you $1,785.
What is a suitability assessment?

We cannot provide you with credit assistance if the credit contract is unsuitable for you. The credit contract will be unsuitable for you if, at the time the credit assistance is provided to you, it is likely that:

– you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship
– the contract will not meet your requirements or objectives.

Can I request a copy of the preliminary credit assessment?

We maintain a record of all preliminary credit assessments undertaken that assess whether the loan is not unsuitable for your particular circumstances. You can request a copy of our assessment if the request is made within seven years of the date of the credit assistance quote. We will give you a written copy of the assessment (at no charge to you):

– within seven business days of receiving the request, if your request is made within two years of the quote
– otherwise, within 21 business days of receiving the request.

We are not required to give you a copy of the assessment if your request is more than seven years after the date of the credit assistance quote.

Will anyone be paid for referring me to you?

We have arrangements in place where we may pay referral fees or other benefits to third parties. Where you have been referred to us by a third party that we have such an arrangement we will disclose in the letter of engagement and credit assistance quote if a fee or other benefit is paid by us to the third party in relation to the referral. In some cases the referral fee is a means of extending our financial support to a number of our charity, not-for-profit, sporting club and community partnerships. Any such payments are not an additional cost to you.

Referral arrangements

Dixon Advisory Property refers financial services to Dixon Advisory & Superannuation Services Limited (ABN 54 103 071 665, AFSL 231143), a member of the Evans Dixon group of companies. For further information, please refer to DASS’s Financial Services Guide which also contains information about the services offered, how services are charged for and how DASS and its associates are paid.

Dixon Advisory Property refers estate planning services to Evans Dixon Law Pty Limited (ABN 41 138 556 573) (Evans Dixon Law), the legal services division of Evans Dixon. If you receive estate planning services from Evans Dixon Law, a fee will be charged by Evans Dixon Law on a fee-for-service basis.

Dixon Advisory Property refers self managed super fund (SMSF) administration services to Dixon Advisory Super Pty Limited (ABN 55 139 490 118) (Dixon Advisory Super), a member of the Evans Dixon group of companies. If you establish a self managed superannuation fund with Dixon Advisory Super or move a self managed super fund to Dixon Advisory Super, some or all of the following fees may be payable: a one-off establishment fee, an annual administration fee (included as part of our service packages), annual ATO charges, annual ASIC charges and actuarial fees.
What should I do if I have a complaint?

If you have a complaint or concern about the service provided to you, please contact our Complaints Resolution Team. Once we receive your complaint, we will investigate the matter and endeavour to address it as quickly as possible.

Complaints Resolution Officer

PO Box 29, Crows Nest NSW 1585  
T 1300 883 158  |  F 1300 883 159  
E complaints.resolution@dixon.com.au

We expect that we will be able to completely resolve any issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, or if you have not received a response within 45 days, you may wish to refer your complaint to an independent External Dispute Resolution Scheme:

Australian Financial Complaints Authority

Online: www.afca.org.au  
Email: info@afca.org.au  
Phone: 1800 931 678  
Post: GPO Box 3, Melbourne VIC 3001

Professional indemnity insurance

Dixon Advisory Property has Professional Indemnity Insurance in place to cover us for the credit services we provide. We understand that it is adequate to meet our requirements as a credit licensee. The policy includes coverage for claims made in relation to the conduct of representatives who no longer work for us (but who did at the time of the relevant conduct).

How do I find out more?

If you have any questions about the credit services Dixon Advisory Property provides please contact us at:

T 1300 883 158  
E property@dixon.com.au
CONTACT US

If you have any questions about the financial services Dixon Advisory provides please contact us at:

T 1300 883 158 | E info@dixon.com.au

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Brisbane QLD 4000
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