

# CREDIT GUIDE

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ENRIZEN MONEY PTY LTD

## CREDIT GUIDE

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

This Credit Guide summarizes our goals and standards, offerings, fees, and commissions. Please don't hesitate to ask if you need more information or clarification.

This Credit Guide has been generated by:

<b>Employee Brokers</b>	<b>Frank Da Luz; Denielle Franklin;</b>		
<b>Authorised Credit Representative</b>	Enrizen Money Pty Ltd, Australian Credit Representative No. 514930		
<b>Organisation Name</b>	Enrizen Money Pty Ltd		
<b>Address</b>	Level 28, 88 Phillip Street Sydney NSW 2000	<b>Phone:</b>	02 8316 3950
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<b>Email Address of Employee Brokers</b>	frank.daluz@enrizen.com.au; denielle.franklin@enrizen.com.au;		
<b>Australian Credit Licence name and Australian Credit Licence number</b>	Enrizen Pty Ltd (ACL No. 403 905) ABN 64 107 643 809		

## OVERVIEW

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009 to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our organization's high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives.

We guarantee to listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organizations ensure we are positioned to offer the best quality service as well as offering complementary financial services where appropriate.



### Enrizen Money Pty Ltd

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### Sydney, Australia

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Licence (403 905)

## SUITABILITY OF LOANS TO YOUR FINANCIAL OBJECTIVES

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary Credit Assessment, we will 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 inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

## LENDERS AND PRODUCTS

### Lenders Available

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

### Commonly Used Lenders

As at 22<sup>nd</sup> November 2022 the lenders whose products are most commonly recommended by our Licensee are outlined below. This does not necessarily reflect all of the financial institutions that our Licensee is able to conduct business through.

- AMP Bank
- ING
- ANZ
- AFG Home Loans
- Bank of Queensland
- BankWest
- Commonwealth Bank
- Macquarie Bank
- National Australia Bank
- St George
- Suncorp Bank
- Westpac



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## FEES, CHARGES, COMMISSION AND DISCLOSURES

<b>Fees Payable by You to Third Parties</b>	When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.
<b>Fees payable by you to the licensee</b>	If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.
<b>Payments received by the licensee</b>	<p>Please take notice that the licensee may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you.</p> <p>The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.</p>
<b>Fees payable by the licensee to third parties</b>	<p>We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others for referring you to us. These referral fees are generally small amounts in accordance with usual business practice.</p> <p>These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.</p> <p>From time to time, we may also remunerate other parties through payments, rewards or benefits.</p>
<b>Bonus and Incentive arrangements with the licensee</b>	<p>AFG Ltd and AFG members may receive additional remuneration in the form of bonuses. AFG Ltd has bonus arrangements in place with ANZ, CBA, St George, Macquarie, ING, Liberty and Westpac. Bonus remuneration is based on various parameters including loan submission quality, loan conversion ratios, loan portfolio growth and loan volume. Those financiers may pay additional commission directly or indirectly depending on whether AFG Ltd (through its member base) meets the financier's bonus parameters.</p> <p>As part of my membership with AFG Ltd, I am automatically a participant in AFG's recognition and reward program where lodgement and settlement volumes may contribute towards a reward or benefit. Eg: If I meet loan volume hurdles with any financier on the AFG lender panel (including AFG Home Loans), I may be eligible to participate in an overseas conference.</p>
<b>Other disclosures, benefits or interests</b>	We may receive a referral commission for the introduction of a buyer to a property.
<b>Related Entities</b>	Enrizen Pty Ltd and Enrizen Money Pty Ltd are members of the Enrizen Financial Group Pty Ltd. The following entities provide services and are members of the Enrizen Financial Group Pty Ltd. Should we refer you to any of these services Enrizen Financial Group Pty Ltd will benefit through their ownership in these entities. Related entities include Enrizen Accounting Pty Ltd, Enrizen Financial Planning Pty Ltd, Enrizen Capital Pty Ltd and Enrizen Lawyers Pty Ltd.



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## COMPLAINTS

Irrespective of our status as a licensee, representative or credit representative, our reputation is built on matching the appropriate product(s) to the individual's requirements. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where applicants may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

### Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact your Broker first and express your concerns.

### Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with your broker, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

### Complaints Officer

<b>Name</b>	Claudia Pena Collazos
<b>Telephone</b>	02 8316 3950
<b>Email</b>	claudia.pena@enrizen.com.au
<b>Mail</b>	GPO Box 225, Sydney NSW 2001

**Note:** In some instances, your broker may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 30 days, although in pursuit of best practice and the reputation of our organization, we aim to resolve these issues in a much shorter time frame.

### Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

This external dispute resolution (EDR) process is available to you, at no cost.

<b>Name</b>	Australian Financial Complaints Authority (AFCA)
<b>Online</b>	<a href="http://www.afca.org.au">www.afca.org.au</a>
<b>Email</b>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Mail</b>	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001



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## THINGS YOU SHOULD KNOW

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

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Broker Signature \_\_\_\_\_ Date \_\_\_\_\_

Broker Name:

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Client Name:

Client Signature \_\_\_\_\_ Date \_\_\_\_\_

Client Name:



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# Privacy Disclosure Statement and Consent

www.afgonline.com.au  
Australian Finance Group Ltd  
100 Havelock St, West Perth, WA, 6005  
Phone 1300 130 987  
ABN 11 066 385 822



**Each consent given in this document continues until withdrawn in writing.**

I/We consent to you using personal, financial and credit information about me/us for the purpose of arranging or providing credit, insuring credit, and for direct marketing of products and services offered by you or any organization you are affiliated with or represent each of which may contact me/us for such a purpose including by telephone and electronically. In this document "you" means each of Australian Finance Group Ltd (AFG), each subsidiary of AFG, the Appointed Credit Service Provider and their organization.

The personal information provided by me/us will be held by you. I/We can obtain a copy of AFG's Privacy Policy at [www.afgonline.com.au](http://www.afgonline.com.au). Your privacy policy contains information about how I may access or seek correction of my personal information, how you manage that information and your complaints process. If I/we do not provide the requested personal information you may be unable to assist in arranging finance or providing other services.

You may disclose personal information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom and the Philippines):

- persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/mailing houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets;
- any organization providing online verification of our identities.

## Credit Information

I/We hereby authorize you to receive information from any lender about our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorized by me to access my information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorize you to obtain our credit information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on our behalf. You are authorized to use that information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit.

## Receiving Information Electronically

I/We consent to receiving credit assistance documentation and loan application information electronically. I/We acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

**Full Name of Applicant 1**

**Signature of Applicant 1**

**Date**

**Full Name of Applicant 2**

**Signature of Applicant 2**

**Date**

**Contact details of Credit Provider's Organization**

Enrizen Pty Ltd ACL Holder  
Enrizen Money Pty Ltd Phone: 02 8316 3950

**Names of Employee Credit Service Providers**

Frank Da Luz frank.daluz@enrizen.com.au  
Denielle Franklin denielle.franklin@enrizen.com.au