



CREDIT GUIDE

This Credit Guide sets out important information about us, the services we provide, and the person with whom you will be dealing.

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide “credit assistance” when we:

1. suggest or assist you to apply for a particular credit contract with a particular credit provider; or
2. suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
3. suggest you remain in a particular credit contract with a particular credit provider.

About Us

Business Name	Tim Gaspar Hatch Financial Services
Address	409A Wattletree Road MALVERN EAST VIC 3145
Phone	0412 507 767
Email	tim@hatchfs.com
Licence Number	434898
EDR Scheme Name	Credit & Investment Ombudsman Ph: 1800 138 422
EDR Membership No	406308
Complaints Officer	Tim Gaspar

Hatch Financial Services is licenced under the National Consumer Credit Protection Act 2009.

Preliminary Assessment

What we will need from you

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you.

To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this preliminary assessment, we determine:

- your requirements and objectives – that is, what kind of loan do you want, and for what purpose;
- your financial and relevant personal situation; and
- your ability to repay the loan that you are considering

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us.



This verification may include:

- asking you for copies of documents that demonstrate your financial situation – in some cases we may also need to sight original documents; and
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of your Preliminary Assessment

If we haven't already provided it to you, you may request a copy of our Preliminary Assessment, and we must give you a copy of it:

- at any time during the first 2 of years of conduction the assessment, within 7 business days of your request; or
- between 2 years and 7 years after it was conducted we must provide it within 21 business days of your request.

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

How we get paid

We are paid commissions by lenders for introducing customers. The lenders we deal with will usually pay us a commission based on:

- the size of loan; and
- the particular loan product you have selected

We will only be paid this commission if your loan is settled and drawn down.

We may also be paid an ongoing commission by your lender based on the outstanding balance of your loan.

The commissions that we are paid by your lender are not payable by you – they are paid to us either directly by the lender, or paid to us by our Aggregator.

If you would like a detailed estimate of how much commission we would be paid by a particular lender for a particular product, we will provide this for you. We will also provide you with a detailed explanation of how this commission is calculated.

Certain lenders may also pay us a bonus based on the amount of business that we introduce to them. The lenders that currently have such arrangements with our Aggregator are:

Commonwealth Bank of Australia

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

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.



Our Top 6 credit providers

We source credit products from a range of banks, lenders and other credit providers. There are over 25 lenders on the panel we deal with and in the last 12 months we have used more than 10 different lenders. However, at present, we write the most loans with the following banks, lenders and other credit providers:

«TableStart:TopLenders»«lenderNo». «topLender»«TableEnd:TopLenders»

If you would like further details about any of these lenders, please don't hesitate to ask us.

Other people we deal with

Our Aggregator

In many cases, we gain access the loan products we recommend to you through the services of our Aggregator. In order to gain access to their panel lenders, our aggregator charges us a fee. This fee may be made up of several different components, including:

- a share of the commission that is paid by a lender as set out above
- a membership fee for our business
- a monthly fee for each of our accredited loan writers

If you would like us to provide an estimate of the share of the lender commission that may be retained by our aggregator, and how it is worked out, we will be pleased to provide this to you.

Referrers and Referral fees

In some cases, your business may have been referred to us by non-regulated third parties such as real estate agents, accountants, financial planners etc. Where this is the case, we *may* pay a referral fee to these parties. If we do pay a fee to these parties, then

- they should already have told you about this; and
- we will disclose the fee in our final documentation

You may, at any time, ask us about the fees and we will explain how these fees are worked out.



Privacy Policy

Introduction

The privacy of personal information you provide to us (your personal information) is important to us. The following privacy policy governs the collection and use of your personal information by Hatch Financial Services Pty Ltd (ACN 159 301 694), its related entities, subsidiaries, employees and the broker that will assist you (“we”, “us” or “the Group”). This privacy policy sets out how we intend to respect your rights to privacy in accordance with the National Privacy Principles contained in the Privacy Act 1988 (Cth).

What Personal Information Do We Collect?

We collect personal information about you to enable us to assess your suitability and eligibility for obtaining a home or commercial loan. The types of personally identifiable information we may collect include your name, address, telephone number, occupation and financial information.

How Do We Use Your Personal Information?

We use your personal information:

- To assist in determining whether you qualify for a home loan
- To complete loan application forms etc
- To communicate information about our products and services to you
- For our internal administrative, marketing, planning and research requirements

At any time you may opt out of receiving any communications from us (other than what is required for the operation of our business). If you wish to opt out of receiving communications from us, please contact your broker or our Privacy Officer whose details are set out later in this policy.

Do We Disclose Your Personal Information To Others?

We do not sell our client lists to third parties. We will not disclose personal information about you to any person outside the Group except on a confidential basis to our approved panel of lenders and agents that we may use in the ordinary operation of our business, such as for data processing, printing or mailing. Other types of organisations may also include (but not limited to):

- Mortgage insurers
- Other mortgage intermediaries
- Valuers

These third parties are strictly prohibited from using your personal information for any other purposes. We will only disclose to these third parties information necessary for them to perform their services. Otherwise, we do not disclose personal information unless we are required to do so by law or regulation.

Your Access Rights to the Personal Information We Hold

At any time, you may ask us to provide you with a list of the personal information we hold about you, and copies of that personal information. We will endeavour to provide you with the data within 30



days of receiving your request. We may charge you a small fee to cover any administrative costs that we may incur in providing personal information to you.

If you believe for any reason that we are holding inaccurate or incomplete data about you, you may ask us to correct it. We will consider if the information requires amendment, then we will add a note to the personal information stating that you disagree with it.

Financial information becomes out of date very quickly and so we will update that information if it is required in any future dealings we may have with you.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

How Do We Store Your Personal Information?

We take all reasonable steps to protect your personal information from misuse, loss, unauthorized access, modification or exposure. We require all staff to maintain the confidentiality of customer information. Access to information stored electronically is restricted to employees whose job requires access to the information. Access to our computer systems is restricted through password protection.

Contacting Us and Feedback

You can make any requests relating to your personal information held by us or any complaints regarding treatment of your privacy by contacting:

Hatch Financial Services Pty Ltd
409A Wattletree Road, Malvern East, VIC 3145
Ph: 0412 507 767
Fax: 03 9972 2290
Email: info@hatchfs.com

Changes To This Privacy Policy

We may change this privacy policy from time to time to comply with new laws or codes of practice which may be developed. We may also change this policy to include any new products or services we may provide from time to time. This policy was updated in January 2015.

Dispute resolution and complaints

Whilst we always strive to provide the best possible service, we understand that there may be times where you are not satisfied. If this occurs, and you wish us to do something about it, we have a formal process in place to address your concerns.

Internal Dispute Resolution

If you do have a complaint, please call, email or write to the Complaints Officer using the details at the start of this document. Please make sure you include as much information as you can and explain the details of your complaint as clearly as you can. When we receive a complaint, we will attempt to resolve it promptly.



External Dispute Resolution

If you are not satisfied with how we have handled your complaint, you may make a formal complaint to our External Dispute Resolution (EDR) Scheme Provider. The details of our EDR Scheme membership are set out at the start of this Credit Guide.

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.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.