



**FIT MORTGAGES**  
IS YOUR MORTGAGE IN GOOD SHAPE?

# Credit Services Guide and Privacy Statement

# CREDIT SERVICES GUIDE

## An overview of our relationship with you

### Our Commitment to You

This guide outlines information about:

- ✔ The services we provide
- ✔ The types of products we are authorized to offer you
- ✔ Potential conflicts of interest
- ✔ Our external dispute resolution process

This guide is provided to you on behalf of Fit Mortgages ABN 73 907 709 805. Please take your time to read this guide to determine if you would like to use our services.

### Who we are

Fit Mortgages is a member of the Mortgage and Finance Association of Australia (MFAA). We are a Credit Representative of Sure Harvest Pty Ltd, Australian Credit Licence No.388468.

As a provider of financial services we are determined to act in your best interest to ensure your financial objectives are reached in the most transparent and effective way. We value your support and any feedback both positive and negative is greatly appreciated.

Your Mortgage Broker working through Fit Mortgages is a competent and licenced professional who is employed to work in your best interest. The Fit Mortgages broker who will be assisting is detailed below;

### Your Fit Mortgages Broker

Peter Nicholas

P: 1300 330923

M: 0400 116 115

E: peter@fitmortgages.com.au;  
admin@fitmortgages.com.au

Your Mortgage Broker Peter Nicholas works directly for Fit Mortgages and is an Authorized Credit Representative (#467856) operating under the Australian Credit Licence of Sure Harvest with license number 388468.

Peter Nicholas predominately works in the North West of Sydney, however, like all our brokers his scope is unlimited and may assist Sydney Wide and even interstate.

Peter Nicholas professional qualifications are:

- ✔ Bachelor of Accounting - UNISA
- ✔ Diploma in Finance - Mortgage Broking
- ✔ Member of MFAA Mortgage and Finance Association of Australia
- ✔ Experienced Property investor/advisor

### What kind of compliance documents can I expect to receive?

If you are provided with general financial product advice, you will receive a written Credit Assessment Statement (CAS)/Credit Proposal Disclosure Document (CPDD) prior to the application of any credit.

### Who will be responsible for the services provided to me?

Fit Mortgages as the intermediary is responsible for the application of credit services provided to you.

### What classes of credit products can you provide services in relation to?

Fit Mortgages is authorised to provide services in relation to the following credit products:

- ✔ Mortgages – Home loans
- ✔ Mortgages – Commercial loans
- ✔ Personal Loans
- ✔ Deposit Bonds
- ✔ Nil Advice Deposit Products
- ✔ Nil Advice General Insurance products (Home & Contents, Landlord, Car)

### Can you provide examples of specific products you can offer me?

Examples of specific products we can assist you with, either as part of our authorisation or through other service providers we have relationships with are:

Fixed loans, Variable loans, Construction loans, Bridging loans, Lo-doc loans, private lending, Line of credits, car loans, lease arrangements.

## How do I provide you with Instructions?

You may specify how you would like to give us instructions, for example, by telephone, email, fax or other means.

## What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile which includes details of your financial and investment objectives, financial situation and needs as well as any recommendations made to you. If you wish to examine your file, you should ask us to make arrangements for you to do so.

## How are you remunerated for your services?

Fit Mortgages is remunerated by commissions. Fit Mortgages receive a split of commissions received by Sure Harvest Pty Ltd. At this stage Fit Mortgages receives 85% of all commissions earned. This split is based on business volumes throughout the year. Therefore, this will vary for year to year.

Commissions are paid by product issuers and service providers. The upfront portion is generally between the range of .0 and .7% plus GST. This would usually be paid within 6 weeks of settling on a loan.

Ongoing payments from the lenders may also be paid. These are generally calculated on the remaining loan amount and paid monthly. These payments generally range from 0 to .3% plus GST

A summary of commissions titled schedule A may be requested with the lenders which we have entered into arrangements and the commissions (inclusive of GST) that I/we may receive when we use their products.

The actual amount of remuneration (including commission) or other benefits that may be paid as a result of a credit application provided to you, will be contained in the CAS/CPDD, otherwise it is found in the lender legal documents.

The six main lenders we access credit services from are; NAB, CBA, WESTPAC, NPBS, Bank West and Citi Bank. Please note, this is not an exclusive list as we have access to over 30 credit providers. A summary of lenders may be requested.

## Do you have other sources of income?

Fit Mortgages does not source income through referral arrangements. Referrals are provided based on performance of those who we refer clients to.

## What other benefits and interests (including non-monetary items) do you receive?

Fit Mortgages may be eligible to receive additional benefits. These may include selected gifts, entertainment or marketing support. A register detailing these additional benefits is maintained and can be made available to you, upon request and where relevant, specific details will be included in the CAS/CPDD.

## Are there Associations and Relationships that may be regarded as capable of influencing your services (potential conflicts)?

- Nil

## How do I make a complaint?

Fit Mortgages has an EDR scheme with Credit Ombudsman Service Limited (COSL), membership number M0026146.

- ☑ Contact Complaints Officer by phone on 1300 636 695 or in writing
- ☑ If your complaint is not satisfactorily resolved within 3 days, put your complaint in writing and send it to Sure Harvest Pty Ltd Complaints Officer, PO Box 388, Sydney Markets NSW 2129.
- ☑ If you still do not get a satisfactory outcome, you have the right to complain to the **Credit Ombudsman Service Limited (COSL) – PO Box A252 Sydney South NSW 1235, Ph: 1800 138 422.**
- ☑ We have professional indemnity insurance which meets our obligations under the Corporations Act. The policy covers claims made against us as credit intermediary and for the conduct of our mortgage brokers whilst acting as our authorised credit representatives.

# PRIVACY STATEMENT

## ABOUT US (“we, us, our”):

<b>Fit Mortgages</b>	ACN 608 813 618
<b>Credit Representative</b>	Credit Representative Number 467 856
<b>Our Contact Details</b>	Ph: 1300 330 923 Mail: admin@fitmortgages.com.au
<b>Licensee</b>	BLSSA Pty Ltd ACN 117651760 (“BLSSA”) Australian Credit Licence Number: 391237

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

## How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

## How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- ✔ we collect information from third parties about a loan or lease in relation to which you seek our services;
- ✔ we can't get hold of you and we rely on public information to update your contact details; or
- ✔ we exchange information with your legal or financial advisers or other representatives.

## How information is collected from you

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

## How your information may be used

We may use your information for purposes including:

- ✔ giving you credit assistance;
- ✔ giving you information about loan products or related services;
- ✔ considering whether you are eligible for a loan or lease or any related service you requested;
- ✔ assisting you to prepare an application for a lease or a loan;
- ✔ administering services we provide, for example, to answer requests or deal with complaints;
- ✔ administering payments we receive, or any payments we make, relating to your loan or lease;
- ✔ identifying you;
- ✔ telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- ✔ telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you;
- ✔ allowing us to run our business efficiently and perform general administrative tasks;
- ✔ preventing or investigating any fraud or crime or any suspected fraud or crime;
- ✔ as required by law, regulation or codes binding us; and
- ✔ any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.



## What happens if you don't provide information

If you don't provide your information to us, it may not be possible to:

- ☑ assist in finding a loan or lease relevant to your circumstances;
- ☑ verify your identity or protect against fraud; or
- ☑ let you know about products or services that might be suitable for your financial needs.

## Sharing Your Information

### General

We may use and share your information with other organisations for any purpose described above.

### Sharing with your representatives and referees

We may share your information with:

- ☑ your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- ☑ your referees, like your employer, to confirm details about you.

### Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested.

Those third parties may include:

- ☑ the Broker Group through whom we may submit loan or lease applications to lenders or lessors on the Broker Group's panel. You can view our Broker Group's privacy notice at <http://www.planaustralia.com.au/borrower-privacy-statement>. It sets out how that Broker Group manages your personal information and where you can find its privacy policy;
- ☑ the Licensee, BLSSA Pty Ltd, that authorises us to engage in credit activities. You can view BLSSA's privacy notice at the same internet address as our Broker Group's privacy notice. It sets out how BLSSA manages your personal information and where you can find its privacy policy;
- ☑ referrers that referred your business to us;
- ☑ financial services suppliers with whom we have arrangements;
- ☑ valuers;
- ☑ lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries;
- ☑ organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;

- ☑ government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- ☑ guarantors and prospective guarantors of your loan or lease;
- ☑ service providers, agents, contractors and advisers that assist us to conduct our business for purposes including, without limitation, storing or analysing information;
- ☑ any organisation that wishes to take an interest in our business or assets; and
- ☑ any third party to which you consent to us sharing your information.

### Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

## Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

## Information about other people

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- ☑ we have collected their information to provide those services or for any other purpose set out in this privacy notice;
- ☑ we may exchange this information with other organisations set out in this privacy notice;
- ☑ we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
  - ☑ access or request a copy of that privacy policy or this privacy notice; or
  - ☑ access the information we hold about that other person;
  - ☑ by using our contact details above; and
- ☑ we may not be able to provide those services to you unless we obtain their information.