

Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. 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.

Key Information

Our full name	A & LL Hardy Pty Ltd ATF the Hardy Family Trust ACN 158518720
Address	1A Main Street, Mornington VIC, 3931, Australia
Phone	0359256155
Email	ahardy@twoacrefinance.com.au
Australian Credit Licence Number	510130
Internal Complaints Officer Contact Details	LM Broker Services Complaints GPO Box 5200, Sydney NSW 2001 Email: compliance@loanmarket.com.au Telephone: 1800 763 486 (free call)
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Residential

Adelaide Bank AMP Australia ANZ Australia Bank Australia Bank First Bank of China Bank of Melbourne Bank of Queensland	Bank of Sydney Bank SA BankWest Better Choice Home Loans Beyond Bank Bluestone BMM - Better Mortgage Management Citibank	Commonwealth Bank FirstMac Go Edge Go Flexi Granite Homeloans Heartland Seniors Finance Heritage Bank HomeStart	ING Judo Bank Keystart Home Loans La Trobe Financial Latitude Financial Liberty Macquarie ME Bank	MKM Capital Mortgage Ezy MyState National Australia Bank P&N Bank Paramount Mortgage Services Pepper Money Resimac	St George Suncorp Think Tank Virgin Money Australia Westpac
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Commercial

ANZ Commercial Bank of Queensland Commercial BankWest Commercial Commonwealth Commercial	ING Commercial Judo Bank Commercial Liberty Commercial Macquarie Commercial	Medfin Finance NAB Commercial Nationwide Capital Paramount Commercial	Pepper Money Commercial St George Commercial Suncorp Commercial/Business Think Tank Commercial	Westpac Commercial
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Asset Finance & Personal Loans

ANZ Asset Finance Axesstoday Capital Finance CBA Asset Finance Firstmac Car Loans	Greenlight Auto Judo Bank Asset Finance Latitude Motor Latitude Personal Loan Liberty Motor Finance	Macquarie Leasing Metro Finance Mildura Finance MoneyPlace NOW Finance	Paramount Leasing Pepper Asset Finance Pepper Money Personal Loans Plenti Ratesetter Auto	Society One Westpac Equipment Finance WISR
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Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- You could not pay or only pay with substantial hardship
- The credit will not meet your requirements and 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 therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment 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.

Acting in your Best Interests

Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests (Best Interests Duty). This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product(s) and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party

Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section above.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

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 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.

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name Amanda Hardy

Address 1A Main Street, Mornington VIC, 3931, Australia

Phone 0359256155

Credit Representative Number 510130

The number of lenders used in the last financial year is 11*.

*This information reflects the lenders used in the previous financial year. If your authorised credit representative changed aggregators this may not be accurate but you can request more information from your broker.

Lenders - Your Authorised Credit Representative

The listing as follows confirms the 6 most frequently used lenders by your credit representative. This is not intended to be a comprehensive list as there are other lenders on the current LM Broker Services Pty Ltd Panel that may be utilised depending upon the specifics of client circumstances.

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. ANZ Australia	33.33%
2. Westpac	14.81%
3. Macquarie	11.11%
4. Commonwealth Bank	9.26%
5. National Australia Bank	7.41%
6. Resimac	5.56%

The LM Broker Services Pty Ltd lenders I am accredited with.

1. Adelaide Bank	<input checked="" type="checkbox"/>	24. Commonwealth Bank	<input checked="" type="checkbox"/>	48. Latitude Personal Loan	<input checked="" type="checkbox"/>	72. Pepper Asset Finance	<input checked="" type="checkbox"/>
2. AMP Australia	<input checked="" type="checkbox"/>	25. Commonwealth Commercial	<input type="checkbox"/>	49. Liberty	<input checked="" type="checkbox"/>	73. Pepper Money	<input type="checkbox"/>
3. ANZ Asset Finance	<input checked="" type="checkbox"/>	26. Deposit Assure	<input type="checkbox"/>	50. Liberty Commercial	<input checked="" type="checkbox"/>	74. Pepper Money Commercial	<input type="checkbox"/>
4. ANZ Australia	<input checked="" type="checkbox"/>	27. Deposit Bond Australia	<input checked="" type="checkbox"/>	51. Liberty Motor Finance	<input checked="" type="checkbox"/>	75. Pepper Money Personal Loans	<input type="checkbox"/>
5. ANZ Commercial	<input checked="" type="checkbox"/>	28. Deposit Power	<input type="checkbox"/>	52. Macquarie Commercial	<input checked="" type="checkbox"/>	76. Plenti	<input type="checkbox"/>
6. Axsesstoday	<input type="checkbox"/>	29. FirstMac	<input checked="" type="checkbox"/>	53. Macquarie Commercial Leasing	<input checked="" type="checkbox"/>	77. Prime Capital	<input type="checkbox"/>
7. Bank Australia	<input checked="" type="checkbox"/>	30. Firstmac Car Loans	<input checked="" type="checkbox"/>	54. ME Bank	<input checked="" type="checkbox"/>	78. Prospa	<input type="checkbox"/>
8. Bank First	<input checked="" type="checkbox"/>	31. Get Capital	<input checked="" type="checkbox"/>	55. Medfin Finance	<input type="checkbox"/>	79. Ratesetter Auto	<input type="checkbox"/>
9. Bank of China	<input type="checkbox"/>	32. Go Edge	<input checked="" type="checkbox"/>	56. Metro Finance	<input type="checkbox"/>	80. Resimac	<input checked="" type="checkbox"/>
10. Bank of Melbourne	<input checked="" type="checkbox"/>	33. Go Flexi	<input type="checkbox"/>	57. Mildura Finance	<input checked="" type="checkbox"/>	81. Society One	<input type="checkbox"/>
11. Bank of Queensland	<input checked="" type="checkbox"/>	34. Granite Homeloans	<input checked="" type="checkbox"/>	58. MKM Capital	<input checked="" type="checkbox"/>	82. St George	<input checked="" type="checkbox"/>
12. Bank of Queensland Commercial	<input checked="" type="checkbox"/>	35. Greenlight Auto	<input checked="" type="checkbox"/>	59. MoneyPlace	<input checked="" type="checkbox"/>	83. St George Commercial	<input type="checkbox"/>
13. Bank of Sydney	<input checked="" type="checkbox"/>	36. Heartland Seniors Finance	<input type="checkbox"/>	60. Mortgage Ezy	<input checked="" type="checkbox"/>	84. Suncorp	<input checked="" type="checkbox"/>
14. Bank SA	<input checked="" type="checkbox"/>	37. Heritage Bank	<input checked="" type="checkbox"/>	61. Moula (PL)	<input type="checkbox"/>	85. Suncorp Commercial/Business	<input checked="" type="checkbox"/>
15. BankWest	<input checked="" type="checkbox"/>	38. HomeStart	<input type="checkbox"/>	62. MyState	<input checked="" type="checkbox"/>	86. Think Tank	<input checked="" type="checkbox"/>
16. BankWest Commercial	<input checked="" type="checkbox"/>	39. ING	<input checked="" type="checkbox"/>	63. NAB Commercial	<input type="checkbox"/>	87. Think Tank Commercial	<input type="checkbox"/>
17. Better Choice Home Loans	<input checked="" type="checkbox"/>	40. ING Commercial	<input type="checkbox"/>	64. Nationwide Capital	<input type="checkbox"/>	88. Virgin Money Australia	<input checked="" type="checkbox"/>
18. Beyond Bank	<input checked="" type="checkbox"/>	41. Judo Bank	<input type="checkbox"/>	65. NOW Finance	<input type="checkbox"/>	89. Westpac	<input checked="" type="checkbox"/>
19. Bluestone	<input checked="" type="checkbox"/>	42. Judo Bank Asset Finance	<input type="checkbox"/>	66. P&N Bank	<input type="checkbox"/>	90. Westpac Commercial	<input type="checkbox"/>
20. BMM - Better Mortgage Management	<input checked="" type="checkbox"/>	43. Judo Bank Commercial	<input type="checkbox"/>	67. Paramount Commercial	<input type="checkbox"/>	91. Westpac Equipment Finance	<input type="checkbox"/>
21. Capital Finance	<input type="checkbox"/>	44. Keystart Home Loans	<input type="checkbox"/>	68. Paramount Leasing	<input type="checkbox"/>	92. WISR	<input checked="" type="checkbox"/>
22. CBA Asset Finance	<input type="checkbox"/>	45. La Trobe Financial	<input checked="" type="checkbox"/>	69. Paramount Mortgage Services	<input checked="" type="checkbox"/>		
23. Citibank	<input type="checkbox"/>	46. Latitude Financial	<input checked="" type="checkbox"/>				
		47. Latitude Motor	<input checked="" type="checkbox"/>				

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au