

References to the **licensee, we, our, us** in this document mean **BLSSA Pty Ltd ABN 69 117 651 760, Level 26, 111 Eagle Street, Brisbane, Queensland 4000, Ph. 03 9070 4852** and its related entities. References to **the broker** in this document mean the person or business who is providing credit assistance, either as a licensee, employee of the licensee, or as an authorised credit representative of the licensee.

Overview

The Licensee is a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. **Australian Credit Licence Number 391237.**

This Credit Guide contains information to help you in deciding whether to engage the licensee and its related entities to provide you with Credit Assistance.

Services we provide

We provide assistance with obtaining secured and unsecured finance via our panel of accredited financiers. We refer to this as providing credit assistance.

In some instances, we may also provide a support service to our referral partners where we process credit applications for their customers. Our partners must inform you of this relationship, where the support services are used.

Financiers we use

We assess the needs of every client on an individual basis. From our large panel, below is the top 6 lenders whose products are commonly most suitable for our clients:

Macquarie
Commonwealth Bank

ANZ Australia
National Australia Bank

Westpac
BankWest

Our credit assistance obligations

We are required by law to ensure that any credit product with which we assist you can be deemed "not unsuitable" for you. To help us determine a credit product is not unsuitable we must make an assessment that :

- You can meet your financial obligations under the credit contract we provide credit assistance in obtaining without substantial hardship; and
- The credit meets your requirements and objectives.

To help us make this assessment we will:

- Make inquiries about your financial situation and requirements and objectives that we believe are relevant to the credit product you are applying for; and
- Take reasonable steps to verify your financial information, including collecting evidence; and
- Use this information to determine whether the credit is unsuitable for you.

Once we have completed our assessment, we will then use our broking expertise to find a product from our panel of financiers that meets your stated requirements and objectives.

If we provide you with credit assistance, you can request a copy of this Preliminary Assessment on how we determined that any credit contract we assisted you with was not unsuitable for you.

You may request this report up to 7 years after we provided you with this assistance. We will provide a copy of the assessment within 7 business days if we provided the assistance less than 2 years from your request. Otherwise, we will provide the copy within 21 business days.

Fees payable by you

Information relating to fees payable by you are disclosed in the Credit Quote section of this document.

Commission

We may receive commissions from a credit provider where we have provided credit assistance to you. These commissions are not fees payable by you.

This commission may at times be passed on in full, or in part, to our related entities.

In the event we have provided a support service to a partner, as described in the Services we Provide section of this document, we may charge that partner a fee for that service. That fee is not payable by you. The fee is not ascertainable at this time. You can obtain additional information about this by asking us.

In certain cases, some lenders may also provide additional incentives to us. These incentives may be in the form of volume bonuses, conferences, training and marketing allowances, or other forms of incentives. The possible incentives are not ascertainable at this time.

For more information relating to how the commission is calculated, including a reasonable estimate of commission payable, please ask us. Full details will also be provided in the Credit Proposal Disclosure Document we provide if we submit a loan application to a financier on your behalf.

Referral fees

In some cases, your business may have been referred to us from a third party. Where this happens, we may pay a referral fee to these parties. If we do pay a referral fee, we will disclose that fee in the credit proposal disclosure document we send to you. If you want to know more about the referral fees, you can ask us.

What if you are not happy with our service?

We always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

If at any time you feel we have not met your expectations, or you have a complaint about the service you have received, please contact the broker who has provided the credit assistance and speak to a manager so they can work towards a fair resolution.

You may also formally lodge your complaint with a complaints officer in our Internal Dispute Resolution Team. We have two ways you can contact our complaints officers:

- Telephone: 03 9320 1082 or 1800 763 486 (free call); or
- Email: resolutions@loanmarketgroup.com

If you choose to contact us by email, please make sure you provide as much detail as possible about your complaint.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if you are not satisfied with the outcome, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolutions that are free to consumers. AFCA can be contacted by:

- Telephone: 1800 931 678
- Email: info@afca.org.au
- Online: www.afca.org.au
- Mail: PO Box 3, Melbourne, VIC, 3001

Our credit representatives

We have appointed a number of credit representatives, both people and businesses, to provide credit services. Details of the credit representative you are dealing with are set out below. In some instances, the person assisting you may change during the assistance process. Where this happens, the information set out in this credit guide and quote remains relevant and applicable.

Credit representative business details

Business Name	Wealth Health Loans Pty Ltd
Australian Business Number	18660062377
Phone Number	0477 008 502
Address	26 / 32 Fielder Street Perth WA 6004

Credit representative person details

Name	Oliver Robson
Phone Number	0423500525
Email Address	oliver@wealthhealthco.com.au

Credit providers used by our credit representative

This section provides the details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list as there are other lenders on the current panel that may be utilised.

Westpac Shift	Resimac Asset Finance flexicommercial	Angle Finance Liberty
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The information above is generated based on information available to our credit representative, so in some instances where 6 or less lenders have been used the field may be blank or there will be limited information, however you can request further details from your broker.

Commission received by the credit representative

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 commissions are worked out.

Credit representative 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.

Fees payable by you to our credit representative

Your credit representative may charge a fee for their services. More details about the fees are noted in the Credit Quote section of this document.

What if you are unhappy with our credit representative?

Our credit representatives always work hard to build strong and lasting relationships with their valued customers. By listening to your feedback, not only can they address any immediate concerns you may have, they will also continually improve our products and services.

If at any time you feel our credit representative has not met your expectations, or you have a complaint about the service you have received, please contact the credit representative who has provided the credit assistance and speak to a manager so they can work towards a fair resolution.

You may also formally lodge your complaint with a complaints officer in the Internal Dispute Resolution Team of the licensee (us). We have two ways you can contact our complaints officers:

- Telephone: 03 9320 1082 or 1800 763 486 (free call); or
- Email: resolutions@loanmarketgroup.com.

If you choose to contact us by email, please make sure you provide as much detail as possible about your complaint.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 30 days, then you can lodge a complaint with the Australian Financial

We hope that you will be satisfied with how we deal with your complaint. However, if you are not satisfied with the outcome, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolutions that are free to consumers. AFCA can be contacted by:

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- Email: info@afca.org.au
- Mail: PO Box 3, Melbourne, VIC, 3001

Credit quote

Before you are provided with credit assistance, your credit representative must provide you with a Credit Quote. This quote details the fee that may be payable by you to the credit representative, in return for the credit assistance they have provided.

The maximum fee the credit representative will charge for providing credit assistance is \$5,000 inclusive of GST. In most cases, the fee will be included in the finance amount of your loan and will be shown on the loan contract, unless you instruct the credit representative otherwise. This fee is only payable once per credit contract where the credit representative has provided credit assistance. In the event your loan application is declined, or you choose not to accept an approval offer, the fee is not payable. Before you accept and sign any loan contract, the exact amount of the fee applicable to the assistance provided will be fully disclosed. If you have any questions relating to this fee, please ask the credit representative.