

Credit Guide

Homestar Finance ACN 109 413 498 Australian Credit Licence Number 390860 at Level 12, 77 Castlereagh Street, Sydney NSW 2000 is managed by Origin Mortgage Management Services ('Origin'/'us'/'we'). Both are wholly owned subsidiaries of Columbus Capital Pty Limited ACN 119 531 252 Australian Financial Services Licence and Australian Credit Licence Number 337303. Perpetual Corporate Trust Limited ACN 000 341 533 Australian Credit Licence 392673 at Level 12, 123 Pitt Street, Sydney NSW 2000 is the corporate Trustee for Columbus Capital Pty Limited.

This document provides information about the loans provided by us. We are licensed to provide loans and leases, and conduct servicing activities under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

We may need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may 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;
- take reasonable steps to verify that financial situation.

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 could 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 to 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 you enter into a loan or lease contract or the credit limit is increased.

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.

Services we provide

We market Origin loans. These loans are structured and managed by Origin. The lender of record (ie the name which will appear on your credit contract and your mortgages) is Perpetual Corporate Trust Limited ACN 000 341 533.

Fees payable by you

We sometimes charge a fee for our services. If applicable, 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. Usually the fee can be deducted from the finance proceeds. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

Commissions received by us

We may receive management fees (a form of commission) from the lenders and lessors who fund our products. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

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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 are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- telephoning: 1300 462 209
- e-mailing: salesupport@homestarfinance.com.au
- writing to: Homestar Finance Pty Ltd

PO Box A992, Sydney South NSW 1235

or by speaking to any representative of our business who will refer you to the Complaints Officer, details of whom are shown 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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is AFCA (Australian Financial Complaints Authority Limited), GPO Box 3, Melbourne VIC 3001, Telephone 1800 931 678, Website: <https://www.afca.org.au>. 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.

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.