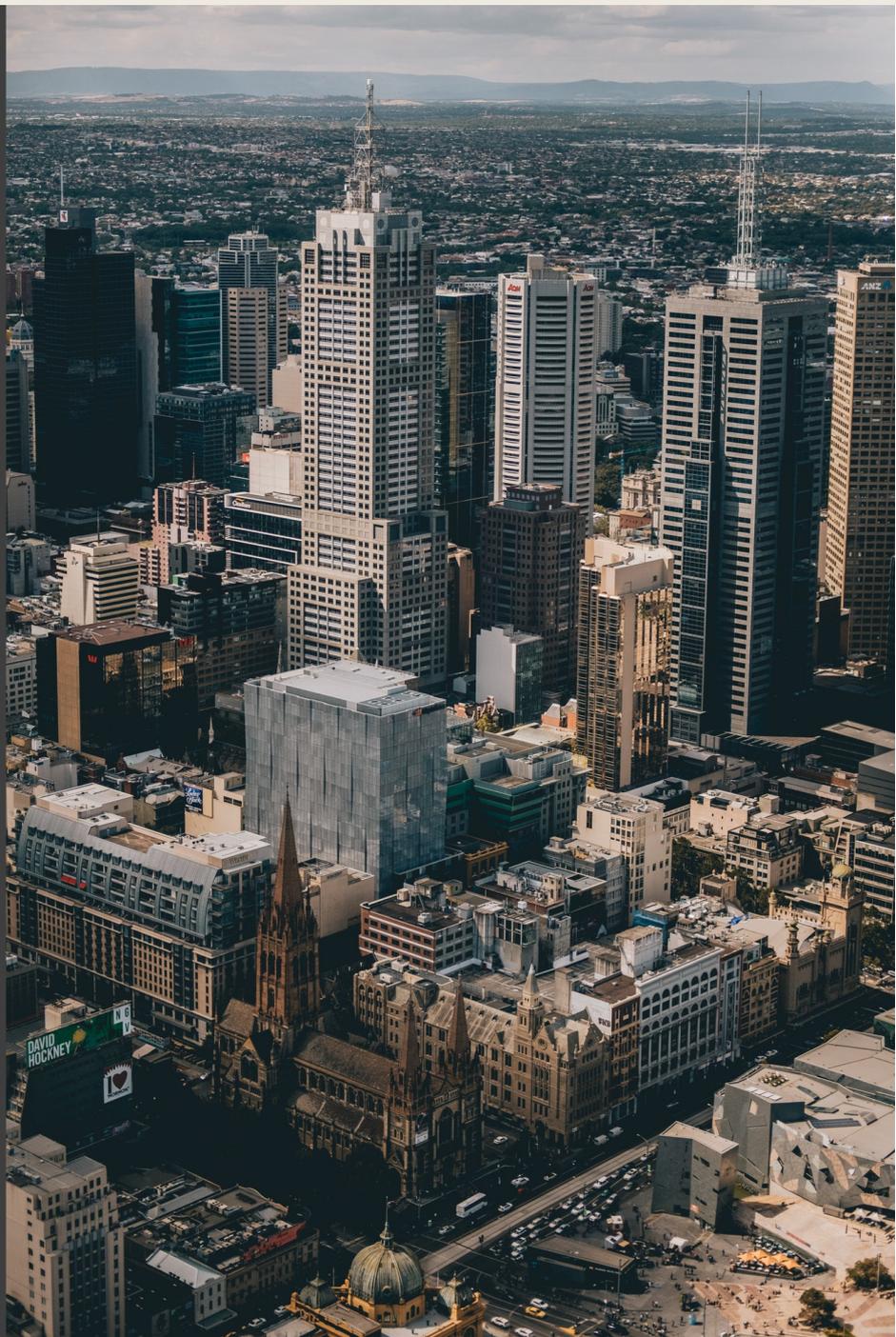


TRIBECA FINANCIAL

WEALTH STRATEGISTS

Credit Guide & Privacy



CREDIT REPRESENTATIVE

Adam Turco

Credit representative number: 479492

AN EMPLOYEE OR REPRESENTATIVE OF

T.F Mortgage Solutions Pty Ltd

Ph: 0409 973 407

Email: adam.turco@tribecafinancial.com.au

Website: tribecafinancial.com.au

Address: Level 6/606 St Kilda Rd
Melbourne VIC 3004

Mortgage Consultant



Adam Turco

**Credit representative number:
479492**

Accredited with over 15 lenders, Adam compares the rates, fees and structure of more than 800 products. Having access to so many options allows for a great outcome for each and every client - whether it's a new house, an investment property or refinancing an existing debt facility.

"You don't want so much money going toward the mortgage each month that you can't enjoy life."

Born and raised in the north-eastern suburbs of Melbourne, Adam still calls Greensborough home. With years of experience working for businesses in forecasting and logistics, he has a keen eye for numbers.

His drive to make decisions with his clients' best interests in mind gives his clients both confidence and guidance when it comes to optimising their loan structures. This, paired with his ability to understand others wants and needs, means that he is able to provide solutions that exceed expectations.

Adam and his wife are the proud parents of three young boys, so he understands the importance of living a balanced lifestyle. When he was sixteen, Adam went to circus school, where he learnt to juggle and ride a unicycle. His inner child is still alive and well to this day, living his good life by spending time with his family, coaching his kids' basketball teams and relaxing with some video games.

Credit Guide

This document provides you with information relating to our activities and those of our credit representatives. It contains information about various fees and charges that may be payable by you to us, as well as about certain commissions we may receive from a licensee when we are acting as a credit representative, or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit representative.

ABOUT US

CREDIT REPRESENTATIVE

Adam Turco

Credit Representative Number 479492

CONTACT

Address: Level 6/606 St Kilda Road,
Melbourne, VIC 3004

Tel: 0409 973 407

Email: adam.turco@tribecafinancial.com.au

Website: tribecafinancial.com.au

AN EMPLOYEE OR REPRESENTATIVE

OF

T.F Mortgage Solutions Pty Ltd

CORPORATE CREDIT

REPRESENTATIVE

T.F Mortgage Solutions Pty Ltd.

ACN: 610 543 890

Credit Representative Number: 487219

LICENSEE

Connective Broker Services Pty Ltd ACN
161 731 111 ("Connective")

Australian Credit License Number:
389328

Level 20, 567 Collins St, Melbourne VIC
3000

Tel: 1300 656 637 Fax: 03 8399 8599

BROKER GROUP

Connective Broker Services Pty Ltd
ACN 161 731 111

Credit Representative Number: 437202

Basic Information

What is a credit representative?

A 'credit representative' is a person who has been authorised by a credit licensee to engage in specified credit activities on behalf of the licensee. Our licensee is Connective.

What is credit assistance?

We give you credit assistance when:

- We assist you to apply for a particular loan or lease
- We suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan)
- We suggest you remain in your current loan or lease

The assessment we need to do before giving you credit assistance

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- The loan or lease or increase will meet your requirements and objectives
- You can meet the proposed repayments

We won't be able to give you credit assistance if our assessment shows that:

- You won't be able to meet the proposed repayments without substantial hardship
- The loan or lease won't meet your requirements or objectives



I score my experience with Tribeca Financial a 10/10; they're on the ball, get the job done, keep in touch, always follow up and I can trust them. The team is understanding, always answer my questions and I am now on the right path.

LEONIE, LEOPOLD



Getting a copy of our assessment

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- Within 7 business days after the day we receive your request – provided you make the request
- Within 2 years of the date of our credit assistance quote
- Otherwise, within 21 business days after the day we receive your request

Information about the licensee and its credit representatives

We act as a credit representative for Connective. We are authorised to engage in credit activities including providing credit assistance on its behalf.

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases for you from a broad range of lenders and lessors through our broker group.

The following are the lenders or lessors with whom we generally conduct the most business:

- Commonwealth Bank
- ING Direct
- ANZ
- NAB
- AMP
- Westpac



We have been with Tribeca Financial for some two and a half years and we are very satisfied with their personal attention, professional advice, timely information and efficient administration in their dealings with us.

LOU & MAREE, MULGRAVE



Fees & Charges

Fees payable for the provision of credit assistance

We will not charge you any fees for providing credit assistance to you.

Fees payable in relation to acting as a credit representative

We may receive remuneration from our employer, Connective and/or broker group and do not charge you any fees or charges in relation to acting as a credit representative.

Other fees & charges

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor or other parties.

You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

Commissions

Commissions we receive from our licensee

Connective has appointed our broker group as its agent to receive commissions from lenders and lessors and to pay us commission in relation to loan contracts or leases for which we act as a credit representative and provide credit assistance. The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

LEASES

Upfront commission payable by lessors in relation to leases is calculated as a percentage of the lease amount and is generally in the range of 1% and 3% of the lease amount. It is usually paid after settlement of the lease.

Trail commission is generally not payable in relation to leases. Further details of the commission earned by us will be included in the credit proposal disclosure document we will provide to you at the same time as we provide you with credit assistance.

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

LOAN CONTRACTS SUCH AS HOME INVESTMENT PROPERTY LOANS AND PERSONAL LOANS

Upfront commission payable by lenders in relation to loans is calculated as a percentage of the loan amount and is generally in the range of 0.5% and 1.0% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by lenders in relation to loans is generally calculated regularly (monthly, quarterly, bi-monthly or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the range of 0.1% per annum and 0.3% per annum of the outstanding loan amount.

Volume bonus arrangements

From time to time, I may also receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or my aggregator, at no extra cost to you. The nature of such arrangements are temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

Commissions payable by us

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee.

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance

Disputes or Complaints

What to do if you have a dispute or complaint

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit License holder, Connective Credit Services. With regards to complaints resolution, we are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction with a credit representative operating under the license will be handled in an efficient, timely and effective manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

Connective Credit Services details are:

Attention: Compliance and Complaints
Handling Officer
Level 20/567 Collins St, Melbourne VIC 3000
Tel: 1300 656 637
Email: compliance@connective.com.au
Website: connective.com.au



The thing we like the most about Tribeca Financial is the professionalism and the way that we are treated each by each person we come into contact with. They are only an email or a phone call away.

**ROB & WENDY,
ST LEONARDS**



Third party products or services

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details



I am happy with the level of communication and the full disclosure from Tribeca Financial. Simply put, the communication is excellent and the advise is too.

RUSSELL, KALLISTA



Still not satisfied?

If you are not satisfied with how I or my licensee have handled your complaint, you may take the matter 'free of charge' to the relevant External Dispute Resolution (EDR) service provider (subject to the provider's terms of reference).

Please note that the EDR provider will request the matter be first attempted to be resolved through our IDR process via Connective. If our IDR process is still in progress, they would expect that this process be completed before any external consideration.

Our EDR service provider is the Credit and Investments Ombudsman Ltd, which can be contacted via:

Tel: 1800 138 422 (Monday to Friday 9am - 5pm AEST)

Fax: 02 9273 8440

Mailing Address: PO Box A252 South Sydney NSW 1235

Website: cio.org.au

Online complaint form: cio.org.au/complaint-resolution/making-a-complaint/



Tibeca are always there and always helpful. Whenever we have a query, they ring us and we talk it out and get an outcome.

NEIL & LYNNE, KEILOR



Privacy Statement

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
- We exchange information with your legal or financial advisers or other representatives

When the law authorises or requires collection of information

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
- 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?

We will collect your information from you directly. 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
- 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)
- Your referees, like your employer, to confirm details about you

SHARING WITH THIRD PARTIES. We may share your information to 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 mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel
- The Australian Credit Licence holder Connective that authorises us to engage in credit activities
- Referrers that referred your business to us
- Financial services suppliers with whom we have arrangements
- 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
- Any organisation that wishes to take an interest in our business or assets
- 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

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
 - ◆ Access the information we hold about that other person, by using our contact details above

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. [You can also read and obtain a copy of that policy at our website address set out above.] 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.

TRIBECA FINANCIAL

Contact Us

Address:

**Level 6/606 St Kilda Rd, Melbourne
VIC 3004**

Tel: 0409 973 407

Email:

adam.turco@tribecafinancial.com.au

Website: tribecafinancial.com.au



My Good Life