

# CREDIT GUIDE

## Licensee Details:

Licensee: Astute Financial Management Pty Ltd  
ABN: 59 093 587 010  
Australian Credit Licence Number: 364253  
Address: Level 7, 39 Sherwood Road, Toowong Qld 4066  
Phone: 07 3311 1599  
Email: [compliance@astutefinancial.com.au](mailto:compliance@astutefinancial.com.au)  
Website: <https://astutefinancial.com.au/>

## Our Obligations:

We will not make or arrange a loan or principal increase that is unsuitable.

A loan or principal increase will be unsuitable if:

- a) You could not repay or could only repay with substantial hardship; or
- b) The loan will not meet your objectives having regard to (amongst other things) the loan type, term, interest rate, repayment, fees and charges, and special conditions.

To make that assessment we will:

- a) Make reasonable enquiries about your requirements and objectives
- b) Make reasonable enquiries about your financial situation; and
- c) Take reasonable steps to verify that financial situation.

We must provide you with a copy of our preliminary 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 preliminary assessment if we have provided credit assistance.

## Credit Providers:

AMP, ANZ\*, Bank Australia, Bankwest, CBA\*, HSBC, ME Bank, NAB\*, ING Direct, Macquarie\*, Pepper, Suncorp, St George\*, Westpac\* and others.

*\*These are the six lenders with whom Astute believes it conducts the most business and does not represent our individual Credit Representatives usage.*

## Commissions received by us:

On settlement of your loan, your selected lender may pay the licensee a commission payment. To obtain information on commission likely to be received, please ask the credit representative. An estimate will be provided to you should you decide to proceed with credit assistance. Some lenders may also pay an additional commission to Astute Financial Management in their capacity as Finance Aggregator, subject (in some cases) to meeting quality targets and to assist with providing services to their clients. Where this commission is ascertainable at the time of providing credit assistance, details will be provided to you. The credit representative will receive the whole or part of the commissions referred to above.

**Referral fees paid by us to a third party:** Occasionally we may pay a referral fee to a third party such as a real estate agent, accountant or a financial planner. Any such fees paid to third parties will be disclosed to you should you decide to proceed with credit assistance.

## Credit Representative's Details:

Credit Rep's full Name: John Hicks & Ailin Rodriguez  
Credit Representative Number: 380455 & 540037  
Address: 15-19 CLAREMONT STREET, SOUTH YARRA VIC 3141  
Phone: 0401 666 494 & 049 370 216  
Email: [john@triplecfc.com.au](mailto:john@triplecfc.com.au) & [ailin@triplecfc.com.au](mailto:ailin@triplecfc.com.au)

## Credit Representatives authorisations:

Our Credit Representative has been authorised to complete: Residential, Equipment Finance, Commercial, SMSF

and any other finance transaction authorised in writing by the licensee.

**Fees payable by you:** You may be required to pay fees and charges to the Credit Representative or Lender. Please ask us should you require information about our fees and charges and how they are worked out. An estimate will be provided to you should you decide to proceed with credit assistance.

## Dispute Resolution Details:

If you are dissatisfied with the service you receive, we ask that you contact our Credit Representative on the above contact details, and they will try to resolve the complaint as quickly as possible.

If you are unable to resolve the complaint directly with them, we provide an efficient and accessible Internal Complaint Resolution Scheme. Please find below the contact details for our complaint's officers.

Complaints Officer: General Manager

Phone: 07 3311 1599

Email: [customercare@astutefinancial.com.au](mailto:customercare@astutefinancial.com.au)

If you still unable to have your complaint resolved, then you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). The scheme will be impartial, independent and free for disputants.

Australian Financial Complaints Authority (AFCA)  
Licensee's Membership Number: 44113  
Credit Representative's Membership Number:  
112614Tel: 1800 367 287  
Email: [info@afca.com.au](mailto:info@afca.com.au)  
Web: [www.afca.org.au](http://www.afca.org.au)