



Rockstar
Finance

MORTGAGE BROKING



Welcome.
Our journey starts here.

We are here to help.

We offer choice



As a mortgage broker, we offer choice, experience and have an obligation to act in your best interests when providing credit assistance. It's why we are focused on understanding your goals and circumstances, so that we can find the right loan solution for you.



We offer convenience

With an understanding of what matters to you and what you are looking for, we can research home loan options on your behalf, saving you time and effort.



We help to progress your application

We're here to prepare and help progress your loan application, and work with our lender network to help secure your loan.



How we'll work together.

1

Getting to know you

To kickstart your loan application, you'll need to provide some information about your goals and circumstances.

Let's meet

We'll catch up with you to understand what matters to you and what you are looking for in a loan.

2

Presenting your loan options

We'll present you with a credit proposal with tailored loan solutions and recommendation with your goals and circumstances in mind.

3

Let us do the work

With an understanding of your requirements and objectives, we will review suitable options to find the right loan for you.

5

Managing your application

Once you have decided to proceed with an application for a loan, you can leave it to us to lodge and manage your application.

4

6

Loan approval

We're nearly there! We will monitor your application and let you know if your loan is approved.

7

Settlement day

Congratulations! Settlement is when your loan application process is complete.

8

Here to help

If your circumstances and goals happen to change, we are here to help with your future loan needs.



The Credit Guide.

The Credit Guide contains key information that you need to know to make an informed decision about your loan options.

It's important that you take the time to read and understand all the information contained in the guide.

Below is a summary of what you'll find over the next few pages:



About your broker and their licensee



Our lenders and products



Understanding our fees, charges and commissions



Handling your concerns and complaints



Our Privacy Disclosure Statement and Consent



Finsure Finance & Insurance Pty Ltd is a licensed provider of credit assistance to assist you with finance under the *National Consumer Credit Protection Act 2009* ("The Act"). This document provides you with information about us and our representative ("we, us, our"), with whom you are dealing and the services we provide.

1. KEY INFORMATION

Australian Credit Licence holder	Finsure Finance and Insurance Pty Ltd (ACN 068 153 926)
Address	24/52 Martin Place Sydney NSW 2000, Australia
Phone and e-mail	1300 346 787 admin@finsure.com.au
Australian Credit Licence number	384704
Internal Complaints Officer contact details	Complaints Manager complaints@finsure.com.au
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

2. OUR CREDIT REPRESENTATIVES

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

Credit Representative's name	Mr Anthony De Filippis
Address	Unit 1, 34 Woodriff Street, PENRITH NSW 2750
Phone	02 47592268
E-mail	anthony@rockstarfinance.com.au
Credit Representative number	509811
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Credit Representative (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 8 of this document below.

3. OWNERSHIP

Finsure is ultimately owned by MA Financial Group Limited (ACN 142 008 428). We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from MA Financial Group Limited's or any of its subsidiaries we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.

4. PANEL LENDERS

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. Our Current Top providers to which our Representatives introduced borrowers are:

Teachers Mutual Bank	Auswide Bank
Macquarie Bank	St George
ANZ	Great Southern Bank
Heritage Bank	CBA
NAB	

5. INFORMATION WILL BE REQUIRED FROM YOU

Before we suggest or assist you with entering into a loan (or lease) or increasing the credit limit of an existing loan, we must assess if that loan will be unsuitable for you. In order to do this, we will need to ask you a series of questions to make this assessment. This includes:

- making reasonable enquiries about your borrowing objectives and requirements;
- making reasonable enquiries about your financial situation; and
- taking reasonable steps to verify the details of your financial situation.

A loan or increasing the credit limit of an existing loan will be unsuitable if at the time of making the assessment, it is likely that you will be unable to repay the loan or lease or can afford to repay it only with substantial hardship; or the loan or lease does not meet your stated requirements or objectives.

If we provide you with credit assistance, we will provide you with a copy of our preliminary credit assessment that details how we considered the product we suggested.

6. INFORMATION PROVIDED BY US

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.

7. FEES PAYABLE BY YOU

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a Credit Quote which will be provided to you before applying for finance.

You may need to pay fees to the finance provider as part of the application process. These will be detailed in a Credit Proposal Disclosure Document that we will provide to you before applying for finance.

8. COMMISSIONS RECEIVED BY US

We may receive commissions from the finance provider that provides your loan or lease. These are not fees payable by you. Further details of the commission earned by us will be provided in the Credit Proposal Disclosure Document that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

9. COMMISSIONS AND FEES PAYABLE BY US

Referrals from a broad range of sources are sourced by us and our representatives. For example, we or our representatives may pay commissions or fees to call centre companies, real estate agents, accountants, solicitors or other businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Credit Proposal Disclosure Document that will be given to you before applying for finance.

10. OUR INTERNAL DISPUTE RESOLUTION SCHEME

We hope that you are delighted with our services. However, if you have any complaints, you may contact our complaints manager who will aim to resolve your complaint within five business days.

If the complaint is going to take longer than five business days, we will keep you updated on the progress and provide you a written response when our investigation is complete. This response will let you know the outcome of the investigation and the reasons for our decision.

11. OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 30 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you access to an independent mechanism for the resolution of specific complaints or disputes. AFCA's contact details are included above.

12. PRIVACY DISCLOSURE STATEMENT

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services. These include our Smart Select connection and comparison services.
3. We may exchange the information with the following types of entities, some of which are located overseas:
 - Persons who provide finance or other products to you, or to whom an application has been made for those products.
 - Financial consultants, accountants, lawyers and advisers
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
 - Any person where we are required by law to do so
 - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines
 - Persons to verify the information you have provided, such as your employer, accountant or superannuation provider
 - Any person considering acquiring an interest in our business or assets
 - Any organisation providing online verification of your identity
4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available from www.finsure.com.au.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

13. DO YOU HAVE ANY QUESTIONS?

If you have any questions about this Credit Guide or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you.

14. LENDER ACCREDITATIONS

At the time this document was generated, I was accredited with the following Lenders:

Adelaide Bank	ING
AMMF	La Trobe
ANZ	Latitude Financial Services
Australian Military Bank	Liberty FS
Auswide Bank	MA Money
Bank Australia	Macquarie Bank
Bank of Queensland	ME Bank
Bank of Sydney	Middle
Bluestone	Myloan Plus
CBA	MyState
Deposit Bond Australia	NAB
Deposit Power	Pepper Money
Firefighters Mutual Bank	Propsa
Firstmac	Smart Select
Granite Home Loans	St George Bank
Great Southern Bank	Teachers Mutual Bank
Health Professionals Bank	UniBank
Hejaz Islamic Credit Solutions	Virgin Money
Heritage	Westpac
Honey Insurance	WISR

