

CORE Lending Client Charter

The role of a mortgage broker

Mortgage brokers save clients time, confusion, hassle and possibly money by helping them find a suitable finance solution for their individual circumstances. This is why 41% of borrowers use a mortgage broker for their most recent loan.*

As a client of CORE Lending as a matter of course you will receive a professional, courteous and convenient service.

* Genworth Financial Mortgage Trends Report July 2009

Your choice from a wide range of loans and lenders

With access to an extensive panel of lending institutions on Australian Finance Groups Lender Panel (AFG our aggregator) we can offer an advantage to consumers that one lender simply cannot – a wide range of lenders and loan products across various loan types including residential, commercial and leasing.

What to expect from an accredited CORE Lending

We are trained loan specialists, committed to industry best practice and we will:

- Discuss requirements for a loan and obtain the information needed for your application to proceed.
- Analyse and match your information and requirements to features and loans offered on AFG's Lender Panel.
- Explain the types of loans available to you from AFG's Lender Panel then provide you with a selection to choose from.
- Outline features, fees, costs and other details associated with any loan you choose.
- Provide timely and professional assistance with your loan application, dealing with this process in a professional, fair and ethical manner.
- Submit your loan application to the lender of your choice.
- Communicate with your chosen lender throughout the loan submission through to settlement process, communicating and passing on all relevant information throughout this process.
- Assist you with any borrowing queries and further financing needs you may have post loan settlement. Our services continue for as long as you need it.

Our Commitment to high quality service

At CORE Lending we aim to reduce the confusion in what can be a daunting and stressful process. We do this by assisting you to find a suitable loan from AFG's extensive Lender Panel that is impartially tailored to your personal finance situation and needs, based on the information you provide to us throughout the appointment process.

We feel strongly about regulation

At CORE lending we are accredited full members of the Mortgage and Finance Association of Australia (MFAA) and Credit Ombudsman Services Limited (COSL).

As a member of both these organisations we are bound by the strict code of ethics to ensure the highest levels of service, integrity and professionalism.

We place your interest first and are focused on identifying the best possible loan solution for you our client.

How CORE Lending is paid

Importantly we do not charge a fee for our loan service. All lenders on AFG's Lender Panel pay AFG by applying a commission rate, which can vary widely between lenders, to your loan amount.

AFG then pass on this commission after taking a cut to CORE Lending as our payment for introducing the loan as follows:

An upfront commission

- Where you are a new client on the full loan amount.
- Where you are an existing client of CORE Lending on the amount of the loan increase.

An ongoing commission (trailing commission)

- For ongoing management of your loan whenever you need further help, a trail commission is calculated on the loan balance and paid monthly.

The best compliment you can give us

Our goal is to provide such valuable service that you will want to tell others about us. Please feel free to give our contact details to family friends and colleagues.

We respect your privacy

CORE Lending will require information from you in order to compile your loan application or provide other services to you. The information collected by us is collected on behalf of CORE Lending to provide a choice of loans from AFG's Lender Panel that we consider suits your needs. We are required to collect this information to satisfy the lenders requirements.

To assist you in obtaining finance this information will be passed on to the Lenders you choose.

We respect your privacy and welcome your enquires. You can make any requests relating to your personal information being held by us, or any complaints regarding the treatment of your privacy by contacting:

CORE Lending
8/9 Longland Street Newstead Qld 4006
Phone: 07 3260 0600 Fax 07 3260 0699
Email: info@corelending.com.au

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If you have any concerns

For concerns regarding your application, your dealings with CORE Lending, or if you believe an error has occurred please liaise with us directly.

If you are not happy with the proposed resolution or the way the matter is handled you can contact directly the Credit Ombudsman Service via;

Phone: 1300 780 808

Fax: 02 9273 8461

Web: www.cosl.com.au

Australian Finance Group's Lending Panel

As an appointed agent of AFG we are authorised to offer loan products from the following Lenders listed below to eligible borrowers (as at March 2010)

Residential Loans

Adelaide Bank	Keystart Loans
AMP Banking	LaTrobe Financial Services
ANZ Bank	Liberty Financial
BankSA	MKM Capital
BankWest	NAB
CBA	Pepper Homeloans
Citibank	St George Bank
Heritage Building Society	Suncorp
Homeloans Ltd	The Rock Building Society
Homeside Lending	Westpac
ING Direct	Widebay Australia

Commercial Loans

Adelaide Bank	IMB
ANZ Bank	LaTrobe Financial Services
BankSA	Liberty Financial
Banksia Finance Group	me Bank
BankWest	NAB
Bank of Qld	Provident Cash Flow
CBA	St George Bank
Challenger Bank	Suncorp
ING Direct	Westpac

To talk further with us at CORE Lending please drop into our office at 8/9 Longland St Newstead or call us directly on 07 32 600 600 today.

