

WEATHERFORD UPDATED INFORMATION



APPLICANT 1	APPLICANT 2		
NAME <input type="text"/>	NAME <input type="text"/>		
DEPENDENTS <input type="text"/>	DEPENDENTS <input type="text"/>		
AGES OF DEPENDENTS <input type="text"/>	AGES OF DEPENDENTS <input type="text"/>		
INCOME PER ANNUM <input type="text"/>	INCOME PER ANNUM <input type="text"/>		
OTHER INCOME PER ANNUM (EG. CHILD SUPPORT, GOVERNMENT PAYMENTS ETC) <input type="text"/>	OTHER INCOME PER ANNUM (EG. CHILD SUPPORT, GOVERNMENT PAYMENTS ETC) <input type="text"/>		
SAVINGS <input type="text"/>	SAVINGS <input type="text"/>		
PROPERTY ADDRESS <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	VALUE <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	LOAN BALANCE <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	RENT RECEIVED <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
LIABILITIES			
CREDIT CARD <input type="text"/> <input type="text"/>	LIMIT <input type="text"/> <input type="text"/>	BALANCE <input type="text"/> <input type="text"/>	
PERSONAL LOANS <input type="text"/> <input type="text"/>	LIMIT <input type="text"/> <input type="text"/>	BALANCE <input type="text"/> <input type="text"/>	
CAR LOANS <input type="text"/> <input type="text"/>	LIMIT <input type="text"/> <input type="text"/>	BALANCE <input type="text"/> <input type="text"/>	
MISC/OTHER <input type="text"/> <input type="text"/>	LIMIT <input type="text"/> <input type="text"/>	BALANCE <input type="text"/> <input type="text"/>	
ANY RECENT CHANGES In circumstances (eg. significant reduction in debt, inheritance, increase in income etc.) <input type="text"/>			

CREDIT GUIDE

This Credit Guide provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

This guide summarises our organisational goals and standards, our product offerings, any fees, charges or commissions that there are and what you can do should you have a complaint. Please ask if you need more information or clarification.

This guide has been generated by:

Broker	Baydon Smith	Phone	07 5571 2124
Australian Credit Representative	Not Applicable	Fax	07 5532 9920
Organisation	Weatherford Financial Services Pty Ltd	Mobile	
Address	2/41 Musgrave Ave Chirn Park, QLD, 4215		
Email Address	info@weatherford.com.au		
Australian Credit Licence	Weatherford Financial Services Pty Ltd (ACL# 382879)		

OVERVIEW

Baydon Smith is either registered, licensed or authorised through ASIC in accordance with the National Consumer Credit Protection (NCCP) Act. Our mission is to ensure we offer our clients the best service and most appropriate products through our professionalism and attention to detail. Ultimately, our goal is to ensure clients are provided with a loan that meets their objectives.

You can be confident that our representatives act with care and diligence to ensure your requirements are consistently met. We guarantee to listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organisations ensure we are positioned to offer the best quality service to our clients every time as well as offering complementary financial services where appropriate.

OUR STANDARDS AND YOUR BROKER

Your broker holds the necessary experience and qualifications in accordance with the NCCP provisions, and as such, is required to meet specific competency standards relating to educational and professional development. You can be confident that your broker is also held accountable to not only their organisations high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

RESPONSIBILITY FOR CONDUCT

Your broker will be either licensed, a representative of a licensee or authorised under a licensee. The licensee shares responsibility in ensuring that the most appropriate product is offered and explained thoroughly. Your broker is committed to providing financial services to you efficiently, honestly and fairly.

SUITABILITY OF LOANS TO YOUR FINANCIAL OBJECTIVES

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine your loan suitability. In consultation with you, we will find out and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your situation / requirements.

For the purposes of the Credit Assessment, we will 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.

Even if you already have a particular lender or product in mind, we have a responsibility to ensure you are informed about similar product options and related finance information.

The Credit Assessment will be conducted once you choose to engage our services. The Assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Credit Assessment is only valid for 90 days. A copy of the Assessment will be available to you, on request.

Please note, we do not provide legal or financial advice unless specified in a separate contract. It is important you ensure you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter the loan contract.

LENDER AND PRODUCTS

LENDERS AVAILABLE

We aim to provide you with information from a range of lenders and products / loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

COMMONLY USED LENDERS

The list below documents the 6 most commonly used Lenders from the Financial institutions we are accredited with.

If less than 6 lenders are displayed below, this is a summary of the lenders that we are able to utilise for loan submission purposes.

Financial Institution

1. Commonwealth Bank
2. St George Bank
3. ANZ
4. BankWest
5. Westpac
6. National Australia Bank

PRODUCT SELECTION

As part of our obligations in providing you with an informed choice and an appropriate product, your broker will be able to provide you with a Preliminary Credit Assessment (on request) once you engage our services in facilitating the loan application process. The Credit Assessment will display key financial information and loan information based on your requirements and objectives and your financial position.

More detailed Product summaries may be provided by your broker that highlights various key features and benefits of the product.

Product Comparison documents may also be provided, depending on your circumstances, that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

FEES, CHARGES AND COMMISSION

FEES PAYABLE BY YOU TO THIRD PARTIES

When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.

A summary of these lender fees will be available in a Finance Broking Contract or Credit Proposal document which will be provided to you after a product has been assessed as being appropriate for your requirements.

FEES PAYABLE BY YOU TO THE BROKER

If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you with this document. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.

HOW ARE WE PAID?

Please take notice that Baydon Smith ('The Broker') may receive fees, commissions, or financial rewards from the nominated Financial Institution in connection with this loan and may also receive remuneration from referral sources.

Lenders pay commissions for arranging loans. The range of commissions is:
Upfront*: - 0.33% (including GST) to 1.49% (including GST) of the loan amount

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Trail**: - 0.11% (including GST) per annum to 0.50% (including GST) per annum of the loan balance.-

*This is a percentage of the principal sum advanced on settlement.

**This is a percentage of the amount outstanding each month payable throughout the term of the loan.

The commission / brokerage depends on the principal value of the loan and may vary from product to product. Any other remuneration received will be shown in the disclosure table in this document, or in a Finance Brokers Contract which will be provided to you after a product has been assessed as being appropriate for your requirements.

FEES PAYABLE BY US TO THIRD PARTIES

Where clients have been referred, we may remunerate the referrer accordingly. 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 in accordance with usual business practice.

These are not fees payable by you. Any specific material referral fee paid in relation to your referral will be disclosed in the credit proposal document we will give you before your loan application is lodged.

From time to time, we may also remunerate other parties through payments, rewards or benefits. These will be documented in the disclosure table in this document.

COMPLAINTS

Our reputation is built on matching the appropriate product(s) to the individual's requirements.

We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where clients may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Baydon Smith first and tell them about your concerns.

Step 2

We pride ourselves on our reputation, and want to ensure that all concerns and complaints are fully documented, investigated and resolved in a timely manner. So, if the issue is not satisfactorily resolved within 1 working day by talking with Baydon Smith, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint may be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

Name: Baydon Smith
 Phone: 0755712124
 Email: baydon@weatherford.com.au
 Address: PO Box 314, Chirn Park Qld 4215

Note: In some instances your broker may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a response to you is 45 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, sometimes it may need to be referred to a dispute resolution scheme, which is external to our organisation. Therefore, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute.

This external dispute resolution process is available to you, at no cost. Two EDR schemes may be listed below. This indicates that the Credit Representative and their authorising Licensee are both required to be members (independently) of an ASIC approved EDR scheme. Where a Credit Representatives EDR is displayed, please contact that EDR scheme in the first instance for complaint escalation.

EDR (Licensee)

Name: COSL
 Phone: 1800 138 422
 Address: PO Box A252
 Sydney South NSW 1235

DISCLOSURES

OTHER BENEFITS, INTERESTS AND DISCLOSURES (IF APPLICABLE)

Nature of benefit or interest	Applicability (Y/N)	Details of interest
Direct or indirect financial interest in a financial institution or mortgage manager.	N	
Direct or indirect interest in the company which owns the property you are purchasing.	N	
Referral fee received for the property being purchased.	N	
Referral fee for any Wealth Management/ Financial Planning, insurances made in conjunction with this transaction.	N	
I am a participant in AFG's Professional Development and Reward Program. If this loan settles it will contribute to meeting eligibility to receive a prize.	N	
From time to time, AFG is able to negotiate volume bonuses with lenders. If that occurs, and this loan contributes to that bonus, I may receive a portion of that bonus.	N	
Some lenders may require me to submit a certain number of loans to them per month in order to retain my accreditation with them.	N	
From time to time, some lenders offer benefits based on the volume of loans that settle within a designated time period.	Y	As part of my membership with AFG Ltd, I am automatically a participant in AFG Home Loans incentive program. If I recommend an AFG Home Loan to you which subsequently settles, it will contribute to meeting my eligibility to receive a reward or benefit.
Other benefit or interest.	N	

Warning: We recommend that you consider the benefits disclosed above when you consider the appropriateness of the transaction and if necessary seek independent advice. By entering this contract you consent to the broker acting on your behalf in the transaction.

INFORMATION ON YOUR FILE AND PRIVACY PROTECTION

Once our services are engaged, we will maintain a record of your personal profile, which includes all details you have disclosed to us including your financial situation, objectives and needs as well as a record of our recommendations.

If you wish to examine your file, please ask us and we will make arrangements for you to do so. Our company's **Privacy Declaration** is set out in detail on the next page of this Credit Guide.

<p>BROKER NAME</p> <input type="text"/>	<p>BROKER SIGNATURE</p> <input type="text"/>	<p>DATE</p> <input type="text"/>
<p>CLIENT NAME</p> <input type="text"/>	<p>CLIENT SIGNATURE</p> <input type="text"/>	<p>DATE</p> <input type="text"/>
<p>CLIENT NAME</p> <input type="text"/>	<p>CLIENT SIGNATURE</p> <input type="text"/>	<p>DATE</p> <input type="text"/>

CONSENT TO DISCLOSE PERSONAL INFORMATION TO AFG

Australian Finance Group Limited (AFG) ABN 11 066 385 822 and its Appointed Credit Service Provider (we), are required to collect, use and disclose your personal information to provide the products and services requested by you or on your behalf. Appointed Credit Service Provider means the Appointed Credit Service Provider (and the Appointed Credit Service Provider's Organisation) specified below and includes successors, assigns and transferees.

PURPOSE FOR COLLECTING PERSONAL INFORMATION

You agree that we may collect, use and disclose your personal information for the following purposes:

1. processing and tracking your requested services and products;
2. processing commission payments;
3. marketing and sales promotion;
4. administrative operations including statistical reports, accounting, record keeping, development and testing of systems and the training of staff and appointed Credit Service Providers;
5. complying with legislative and regulatory requirements (including requirements of self-regulatory bodies); and
6. developing, establishing and administering alliances and other arrangements with other organisations relating to the promotion, administration and use of our respective products and services.

DISCLOSURE OF PERSONAL INFORMATION

You agree and consent that we may disclose your personal information to each other (including related entities, employees, contractors, agents and persons otherwise engaged). You also agree and consent that we may disclose your personal information to the following types of persons and organisations for the purposes outlined above:

1. banks, financial institutions, and other product or service providers;
2. organisations with whom AFG has alliances and other arrangements and organisations considering an alliance, investment, or other arrangement with AFG;
3. consultants, advisers and experts; and
4. related entities, employees, contractors, agents and persons otherwise engaged by any of the above.

ACCESS TO YOUR PERSONAL INFORMATION

All your personal information held by AFG will be used and disclosed in accordance with the AFG Privacy Policy, available on the AFG web site at www.afgonline.com.au. Subject to the provisions of the Privacy Act 1988 (Cth), you can arrange access to your personal information held by us by calling your AFG office on 1300 139 987.

If you do not provide us with the requested personal information, AFG will not be able to supply you with the products or services requested by you or on your behalf.

You have the right at any time to request us not to telephone you or provide you with any further information about products and services and not to disclose your information to any other organisations for that purpose. You may do this by calling your AFG office on 1300 139 987.

COMMISSION DISCLOSURE ACKNOWLEDGEMENT

I/we refer to my/our Application to the Lender and acknowledge that I/we have been made aware that if the Lender approves the Application and I/we proceed to accept the Lender's subsequent offer of a loan or overdraft facility, the Lender will pay AFG a fee for an amount agreed between the Lender and AFG for the Appointed Credit Service Provider's work in the preparation and administration of the Application. I/we also acknowledge that AFG has the right to pay a fee to the Appointed Credit Service Provider and AFG and the Appointed Credit Service Provider may pay a fee to any referring party for any assistance with completing this finance application and also for introducing us to AFG and / or the Appointed Credit Service Provider.

CLIENT CONSENT

I/we:

- acknowledge that I/we have read the above and consent to my/our personal information being collected, used and disclosed as stated above. I/we also consent to AFG paying a fee to the Appointed Credit Service Provider for this transaction.
- consent to AFG and Appointed Credit Service Provider contacting me by telephone, email, letter or any other means for marketing and sales promotion. I/we state that this consent to be contacted for marketing and sales promotion is a continuing consent unless I/we withdraw it by contacting AFG (which I/we may do at any time).

FULL NAME OF APPLICANT 1 <input type="text"/>	SIGNATURE OF APPLICANT 1 <input type="text"/>	DATE (DD/MM/YY) <input type="text"/>
FULL NAME OF APPLICANT 2 <input type="text"/>	SIGNATURE OF APPLICANT 2 <input type="text"/>	DATE (DD/MM/YY) <input type="text"/>
FULL NAME OF APPLICANT 3 <input type="text"/>	SIGNATURE OF APPLICANT 3 <input type="text"/>	DATE (DD/MM/YY) <input type="text"/>
FULL NAME OF APPLICANT 4 <input type="text"/>	SIGNATURE OF APPLICANT 4 <input type="text"/>	DATE (DD/MM/YY) <input type="text"/>
NAME OF APPOINTED CREDIT SERVICE PROVIDER <input type="text" value="Baydon Smith"/>	NAME OF APPOINTED CREDIT SERVICE PROVIDER'S ORGANISATION (IF APPLICABLE) <input type="text" value="Weatherford Financial Services Pty Ltd"/>	