

FORT KNOX
home loans



Australian Credit Licence Number 385139

Fort Knox Home Loans

CREDIT GUIDE

Thank you for considering doing business with Fort Knox Home Loans.

We are a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information about us, our representative with whom you are dealing and the services we provide.

Our business name Fort Knox Financial Services Pty Ltd
 ABN 97 066 837 858
 T/as Fort Knox Home Loans

Our address Suite 30/6 Meridian Place
 Bella Vista NSW 2153

Our phone number 02 8824 5522

Our email address robert@fortknox.com.au

Our Australian Credit 385139
Licence Number

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

Our assistance process

We are required by law to ensure that any credit product with which we assist you can be deemed “not unsuitable” for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

With what products do we provide assistance?

In the past 6 months, the top 6 lenders that our clients have been placed with are, in alphabetical order:

1. ANZ
2. CBA
3. FASTlend
4. Heritage Bank
5. ING Direct
6. Liberty

This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

How do we get paid?

We are paid a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan and may pay us an ongoing percentage amount for the life of your loan.

These amounts are paid to us by the lender and ARE NOT payable by you. If you are interested and want an estimate of what our commission payment will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

We use the services of a finance *aggregator* in order to gain access to many different Australian lenders. In return for this service, our aggregator charges us a share of the commission paid to us by lenders. If you are interested and want an estimate of what the aggregator's commission share will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

What if you are not happy with our services?

At Fort Knox Home Loans, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Email – robert@fortknox.com.au
Phone – 02 8824 5522 or 0412 206 837
Fax – 02 8824 9511
Post - Fort Knox Home Loans
PO Box 778 Cherrybrook NSW 2126

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party, CIO (Credit and Investments Ombudsman). You can contact CIO at: phone 1800 138 422, <http://www.cio.org.au>

Receiving a copy of our Assessment

If we provide you with credit assistance, you can ask us for a copy of our preliminary 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 made the request within 2 years of the date of our credit assistance quote or
Otherwise, within 21 business days after the day we receive your request.