

ABOUT US (“We, Us, Our”):

Credit Representative	With Cashback Pty Ltd ACN: 620 888 502 Credit Representative Number: 502385 Contact Details: 1300685008 Address: Unit 213, 480 Collins Street Melbourne VIC 3000 Email address: info@withcashback.com.au Website: www.withcashback.com.au
Licensee Details	FreedomLend Pty Ltd (“licensee”) ACN: 604 868 957 Australian Credit Licence Number: 498325 Contact Details: 1300665595 Address: Unit 213, 480 Collins Street Melbourne VIC 3000 Email: enquiries@freedomlend.com.au

This Credit Guide provides you with information about the services we provide, the costs associated with the services we provide, including income we may pay to third parties, as well as details on the products we use to provide credit assistance to you. This Credit Guide also contains information about the steps you can take should you have a complaint or dispute in connection with any of the services we provide to you.

WHAT IS A CREDIT REPRESENTATIVE?

A ‘credit representative’ is a person who has been authorised by a credit licensee to engage in specified credit activities on behalf of the licensee. With Cashback Pty Ltd is a corporate/individual credit representative of FreedomLend Pty Ltd. We have been authorised to provide assistance to clients in relation to credit products. To obtain and maintain this authorisation we and our representatives have obtained all the necessary industry qualifications and training to be able to provide to you the most appropriate advice on credit products available in the market.

WHAT IS A LICENSEE?

A Licensee is an entity or individual who has been registered and licensed with ASIC (Australian Securities & Investments Commission) to engage in credit activities. Freedom Lend Pty Ltd is an Australian Credit Licensee, under this licence they must comply with the law and industry standards and make sure that all its credit representatives are adequately trained and supervised to provide credit assistance to clients. With Cashback Pty Ltd is responsible for any credit assistance or advice that is provided to clients, and charged with the responsibility to ensure that their credit representatives act efficiently, honestly and fairly.

With Cashback Pty Ltd was established in 2017, and is a member of the Finance Brokers Association of Australia (FBAA) and Credit & Investments Ombudsman (CIO).

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease;
- we suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan or lease.

THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.

We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't meet your requirements or objectives.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our 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 make 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.

INFORMATION ABOUT THE PRODUCTS YOUR CREDIT REPRESENTATIVE GENERALLY USES

With Cashback Pty Ltd is a credit representative of FreedomLend Pty Ltd. With Cashback Pty Ltd is authorised to engage in credit activities including providing credit assistance on behalf of FreedomLend Pty Ltd.

Subject to meeting credit criteria, we are able to assist you in obtaining a loan or lease from a broad range of lenders and lessors through With Cashback Pty Ltd.

The list below details some of the lenders or lessors with whom we generally conduct the most business, but are not limited to:

- Commonwealth Bank of Australia
- National Australia Bank
- Australia and New Zealand Banking
- Westpac Bank
- Bank Of Queensland

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

Our income is derived by a commission payment from a lender to us as a result of you taking out a loan with a credit provider.

Should we decide that the best financial arrangement between you and us is to charge you a fee, it will clearly detail to you in a written "Quote" which will be supplied to you prior to receiving credit assistance.

OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

COMMISSIONS

COMMISSIONS WE RECEIVE

The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

Loan Contracts such as Home Loans, Investment Property Loans and Personal Loans

Upfront commission payable by lenders in relation to loans is calculated as a percentage of the loan amount and is generally in the range of 0% and 1% of the loan amount. It is usually paid after settlement of the loan.

Trail commission payable by lenders in relation to loans is generally calculated regularly (monthly, quarterly, bi-monthly or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the range of 0% and 0.3% of the outstanding loan amount.

Leases

Upfront commission payable by lessors in relation to leases is calculated as a percentage of the lease amount and is generally in the range of 0% and 5% of the lease amount. It is usually paid after settlement of the lease.

Trail commission is generally not payable in relation to leases.

Further details of the commission earned by us will be included in the credit proposal disclosure document we will provide to you at the same time as we provide you with credit assistance.

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

VOLUME BONUS ARRANGEMENTS

From time to time we may receive a volume bonus benefit from lenders or lessors. Volume bonuses may be received directly by way of cash bonus or additional commission payment, or indirectly by way of training, professional development days or sponsorship. We may only receive such benefits if we write a particular volume of business with a specific lender.

Further details of any applicable volume bonus benefit we are likely to receive will be included in the credit proposal disclosure document (if relevant), we will provide to you at the same time as we provide you with credit assistance.

COMMISSIONS PAYABLE BY US

In some instances, we may pay a commission to a third party for the introduction of credit business or business financed by the loan contract or lease, i.e. a third party has introduced you to us or referred you to us. We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT

We are committed to providing clients with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS

If we have a complaint, we request you follow these steps:

1. In the first instance, please contact With Cashback Pty Ltd
2. If your complaint has not been resolved to your satisfaction within 5 business days, please contact the Compliance Department at With Cashback Pty Ltd.
 - Telephone: 1300 685 008.
 - Email: info@withcashback.com.au
3. We may ask for additional information and request you put your complaint in writing to ensure your issue is properly investigated.
4. In cases where your complaint will take longer to resolve, we will update you progressively. We will endeavour to have all client complaints dealt with and resolved within 45 days of receiving them. We will keep you informed throughout the investigation and resolution process at all times.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the External Disputes Resolution Scheme (provided it is within the scheme’s terms of reference) we are a member of.

You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority, which can be contacted via:

- Website: www.afca.org.au
- Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
- Telephone: 1800 931 678
- Email: info@afca.org.au

Short Form Privacy Statement

ABOUT US (“we, us, our”):

We need to collect personal information about you to provide you with our broking & related services.

The information is required to assist you in preparing the loan or lease application and locating an appropriate lender or lessor. If your information is not provided we may not be able to assist in finding a loan or lease relevant to your circumstances.

Unless you tell us not to, we may use your information to provide you with offers or information of other products or services we or a third party can provide you.

With Cashback Pty Ltd and its related bodies corporate may disclose your information to other organisations to help us provide our services and arrange the loan or lease. The types



of organisations we may disclose your information to include lenders, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist us (such as printers, mailing houses, lawyers, and accountants).

In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan or lease, or in our business.

You can gain access to the information we hold about you by contacting With Cashback or by contacting the Compliance/Privacy Officer on 1300 685 008.

You agree that we may collect and use your personal information as specified above. Your consent to allow us to collect your personal information must be acknowledged in the Application Form. With Cashback Pty Ltd will direct you to where this acknowledgement is on the form.

If you require further information about your privacy, you can visit the Federal Privacy Commissioner's website at www.privacy.gov.au .