

Thank you for considering Athena Broker Service

This Credit Guide has been designed to provide you with key information you need to know when engaging our broker assistance services. We want to ensure your best outcomes are at the heart of everything we do. Simply put, this means that we make sure you get a home loan that is suitable for you, and that you can afford.

This Credit Guide has information about us and:

- our goals and standards, offerings, fees and commissions
- what you can do if you have a complaint.

About our services as a broker

Licensee's business name	Athena Mortgage Pty Ltd (ACN 619 536 506)
Licensee's address	Ground floor, 347 Kent St Sydney NSW, 2000
Licensee's phone number	13 35 35
Licensee's email address	select@athena.com.au
Australian Credit Licence number	502611

We hold the necessary mortgage broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009 to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our organisation's high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives.

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 as well as offering complementary financial services where appropriate.

The information we will ask you for

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary 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; and
- take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. 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 Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

Lenders 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

We deal with a wide range of credit products from banks, lenders and other credit providers to help find a product that suits your individual needs. We currently have 33 lenders available to customers. We will look at your needs separately and independently. Out of these lenders, based on settled loans, the recent top 6 are:

- FastLend
- Macquarie
- La Trobe
- Bluestone
- St George
- First Mac

Fees, Charges, Commission and Disclosures

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.

Fees payable by you to the licensee

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

Payments received by the licensee

Please take notice that the we may receive fees, commissions, or financial rewards from Lenders in connection with any finance we arrange for you. These fees are not payable by you.

The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.

Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.

Fees payable by the licensee to third parties

We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others 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. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.

From time to time, we may also remunerate other parties through payments, rewards or benefits.

Tiered Servicing Arrangements

Through our relationships with lenders, we may have access to tiered servicing arrangements. The benefits of this access to these arrangements can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. We will advise you of any tiered service arrangements that are in place with a particular lender that we have proposed at the time recommendations are made.

Access to this program is not based solely on the volume of new or existing lending our broking customers have with each respective lender and does not entitle us to any additional commissions outside of what we have disclosed to you, any additional payments or preferential customer discounts.

What if something goes wrong?

Athena believes in exceptional service and building genuine relationships with our customers. We are dedicated to making sure you are honestly and fairly treated in your dealings with us. If we haven't met your expectations or you have any issues, suspect an error or have a concern about your loan, we want to help resolve it.

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

Weekdays 8AM - 8PM AET | Sat & Sun 10AM - 4PM AET

Call

13 35 35

Email

select@athena.com.au

Write

**Complaints Manager
Athena Mortgage Pty Ltd
GPO Box 1624, Sydney NSW 2001**

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

If you do raise an issue with us, we'll address it straight away and we aim to have everything resolved within 21 days, however some complaints can take longer than this. Provide as much information as you can (including supporting documents if you have them) when you raise your concern, as it will help us to resolve things faster

Not satisfied?

If we haven't been able to resolve your issues you can contact the Australian Financial Complaints Authority (AFCA). This is a free, independent and accessible dispute resolution service. The AFCA will encourage you to attempt to resolve any issues with us directly before they get involved. Their details are:

Weekdays 9AM - 5PM AET

Call

1800 931 678

Visit their website

afca.org.au

Write

**Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, VIC 3001**

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

You should ensure that you have approved finance before entering into a binding contract to purchase.

We don't provide legal or financial advice. It is important 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 any loan contract.

We have legal obligations to lenders we deal with, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations to lenders and under the law.