

Licensee Credit Guide

This document provides information about the services we provide. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Licensee details

Global Capital Corporation Pty Ltd	ABN 14 097 482 114
Australian Credit Licence	381719
Address	Level 43 Governor Philip Tower, 1 Farrer Place, Sydney NSW 2000
Phone	612 9222 9100
Email	info@globalcapital.com.au

Services we provide

Global Capital Corporation Pty Ltd is an Australian owned and operated organisation, dedicated to providing the professional services sector and their clients with an integrated range of financial services and products. Global Capital Corporation Pty Ltd currently has a national network of mortgage specialists to assist clients credit products including home loans, investment loans, personal loans and consumer leases.

Our panel lenders

We source finance from a panel of financiers. The financiers named below are the six financiers with which we conduct the most business.

- Liberty Financial
- La Trobe Financial Services
- Pepper Home Loans
- Better Mortgage Management
- Mortgage Broker Alliance
- RedZed Lending Solutions

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain, or any lease we help you to enter, is not unsuitable for you. To decide this, we may 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.

Credit will be unsuitable if at the time of the assessment, it is likely that:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

Additionally we must ask you to provide us with a significant amount of accurate information. If we give you credit assistance we must also provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. If we arrange a loan for you remember you must make your own enquiries about the value and future growth of the security property. Also note that any valuation we obtain is for our own use.

www.globalcapital.com.au

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Fees payable by you

Global Capital Corporation Pty Ltd may charge a fee for the credit services provided. More details about the fees payable by you will be set out in a quote which will be given to you before a finance application is lodged. You may obtain from the credit representative more information about how these fees and charges are worked out.

Commissions payable by us

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

Our internal dispute resolution scheme

At Global Capital Corporation Pty Ltd we are committed to the effective handling of complaints and timely resolution of disputes.

Receiving complaints and the complaint process

If you have a complaint or a dispute, you have the option of either contacting your mortgage professional or lodging the complaint directly with Australian Finance Group.

You can lodge complaints with Global Capital by contacting the Complaints Officer by:

Phone: 02 9222 9100
Email: bill@globalcapital.com.au
Address: PO Box R196, Royal Exchange, NSW 1225

You can also speak with any representative of our business who will refer you to the Complaints Officer. You should explain the details of your complaint as clearly as you can verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

Timeframes for response

If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is FOS (Financial Ombudsman Service). FOS is a free service established to provide you with an independent mechanism to resolve specific complaints.

Free call: 1300 79 0808
Phone: 03 9613 7366
Fax: 03 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au
Mail: GPO Box 3, Melbourne VIC 3001

More information

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

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