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## Disclosure Document

### 1. Our Commitment to You

Vanquish Finance Group is committed to providing professional credit assistance and always acting in your best interests.

We agree too:

- act in your best interests.
  - operate with transparency and full disclosure.
  - conduct a thorough assessment of your financial position and borrowing capacity.
  - provide recommendations that we believe meet your goals and objectives.
  - deliver our services in a timely manner.
  - clearly articulate the reasons for any recommendations we make.
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### 2. Assessing Your Borrowing Capacity

To assess your borrowing capacity and recommend suitable credit products, we are required to collect and securely store certain personal and financial information.

It is important that you provide complete and accurate information to the best of your knowledge. If incorrect, incomplete, or misleading information is provided, our assessment may be inaccurate and may impact the outcome of your credit application.

Credit providers require detailed personal and financial information to assess an application for credit. Accordingly, Vanquish Finance Group must also collect and retain this information.

Further details regarding how we collect, store, and protect your personal information are contained in our Privacy Statement.

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### 3. Comprehensive Credit Reporting

In 2018, Australian credit reporting laws introduced **Comprehensive Credit Reporting (CCR)**. CCR enables participating credit providers to share both positive and negative information about how consumers manage their credit facilities.

Participation in CCR is voluntary, and not all credit providers have opted in. Those that do participate share information monthly, which may include:

- the date the credit facility was opened.
- the loan term.
- the current account status.
- the most recent credit limit (including the original limit).
- the repayment method.
- repayment history, including whether repayments are up to date or overdue and by how many days.
- outstanding balances over \$150.
- the closure date of the credit facility.

This information may affect whether credit is offered, how much credit is offered, the interest rate applied, and the loan-to-value ratio a lender is prepared to accept.

Previously, credit reports primarily recorded negative events only. CCR now allows lenders to also see positive repayment behaviour, providing a more complete view of a borrower's credit history.

To properly assess and qualify you for a loan or lease, Vanquish Finance Group requires access to your Equifax credit report. This allows us to review the same information as lenders and make informed recommendations.

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### 4. Authority to Access Credit Information

To access your Equifax credit report, we require your authorisation.

By signing this document, you authorise Vanquish Finance Group and its authorised representatives to obtain your credit reporting information for the purpose of providing credit assistance.

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### 5. Access Seeker Customer Authorisation

I/We, [ ] authorise Vanquish Finance Group and its authorised representative, **Declan Hanratty** (the *Broker*), to act as an *Access Seeker* within the meaning of section 6L of the *Privacy Act 1988 (Cth)*.

I/We authorise the Broker to obtain my/our credit reporting information from Equifax to assist with assessing suitability, recommending credit products, and obtaining credit.

I/We acknowledge that:

- my/our personal information must be disclosed to Equifax to obtain this information.
  - failure to provide required information may prevent access to my/our credit report.
  - Equifax and its related companies may use and disclose personal information to provide credit reporting services.
  - Equifax's Privacy Policy is available at [equifax.com.au/privacy](https://equifax.com.au/privacy);
  - Equifax's Credit Reporting Policy is available at [equifax.com.au/credit-reporting-policy](https://equifax.com.au/credit-reporting-policy); and
  - my/our information will otherwise be handled in accordance with the Broker's Combined Credit Guide and Privacy Statement.
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## 6. Commission Disclosure and Potential Conflicts

Vanquish Finance Group is generally paid a commission by the lender if a loan or lease is arranged by us settles. Because commission amounts vary between lenders, this may create a potential conflict of interest.

A conflict would arise if our interests were prioritised over yours. We are committed to avoiding this and to always acting in your best interests.

To ensure transparency, our lender commission schedule is disclosed below.

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## 7. How We Are Paid

Lenders pay commissions to a third-party aggregator, **FAST Pty Ltd (LMG)**, which deducts its agreed fee and remits the balance to Vanquish Finance Group.

For each loan or lease that settles:

- an **up-front commission** is paid after settlement.
- a **trail commission** is paid monthly for the life of the loan or lease.

Up-front commission is calculated as a percentage of the net loan amount.

Trail commission is calculated based on the outstanding loan balance and paid monthly (annual rate ÷ 12).

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## 8. Panel Lender Commission Schedule

Lender	Up-Front Commission	Trail Commission
Adelaide Bank	0.77%	0.165%
AMP Bank	0.66%	0.187%
ANZ	0.715%	0.22%
Apollo	0.715%	0.165%
Athena Home Loans	0.715%	0.165%
Australian Financial	0.66%	0.165%
Australian Military Bank	0.66%	0.22%
Auswide Bank	0.66%	0.20%
Bank Australia	0.66%	0.165%
Bank First	0.65%	0.25%
Bank of China	0.715%	0.165%
Bank of Melbourne	0.715%	0.165%
Bank of Queensland	0.715%	0.242%
Bank SA	0.715%	0.165%
Bankwest	0.715%	0.22%
Bendigo Bank	0.715%	0.165%
Better Choice Home Loans	0.715%	0.165%
Beyond Bank	0.715%	0.165%
Bridgit	0.25%	0.00%
Brighten	0.825%	0.165%
Bluestone (Prime)	0.715%	0.165%
Bluestone (Near Prime)	0.715%	0.165%
Bluestone (Specialist)	0.88%	0.165%
Bluestone (SMSF)	0.77%	0.165%
Commonwealth Bank	0.715%	0.22%
Citibank	0.65%	0.15%
Emoney	0.715%	0.165%
Firefighters Mutual Bank	0.66%	0.22%
Firstmac	0.66%	0.165%
Great Southern Bank	0.715%	0.1815%
Heritage Bank	0.715%	0.275%
ING (>80% LVR)	0.5775%	0.22%
ING (<80%–>60% LVR)	0.6875%	0.22%
ING (<60% LVR)	0.7975%	0.22%
Judo Bank	0.715%	0.165%
La Trobe	0.55%	0.275%
Liberty (Prime)	0.66–0.77%	0.22%
Liberty (Non-Conforming)	1.10%	0.22%
Macquarie Bank	0.715%	0.165%
NAB	0.715%	0.22%
Pepper Money	0.715%	0.198%
Resimac	0.825%	0.22%
St George Bank	0.715%	0.165%
Suncorp	0.715%	0.22%
Westpac	0.715%	0.165%

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## 9. Fee for Service

Vanquish Finance Group primarily operates under a lender paid commission-based model. Any commission received is processed through our Aggregator called **Loan Market Group (LMG)**, which deducts its agreed fee before paying the balance to Vanquish Finance Group.

Final commission details will be disclosed in your **Credit Proposal Disclosure Document** once your loan amount and lender are confirmed.

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## 10. Additional Fees

If you request services outside our standard scope, you will be advised in advance of any applicable fees. Where a fee applies, you will receive a **Credit Quote** outlining the fee amount and purpose, in accordance with legal requirements.

No additional fee will be charged without your written agreement.

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# Privacy Statement

## 1. About Us (“we, us, our”)

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

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## 2. How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

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### 3. How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it is reasonably necessary to do so, for example, where:

- we collect information from third parties about a loan or lease in relation to which you seek our services.
  - we cannot get hold of you and we rely on public information (for example, from public registers or social media) or made available by third parties to update your contact details; or
  - we exchange information with your legal or financial advisers or other representatives.
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### 4. When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

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### 5. How your information may be used

We may use your information for purposes including:

- giving you credit assistance.
- giving you information about loan products or related services including help, guidance, and advice.
- considering whether you are eligible for a loan or lease or any related service you requested including identifying or verifying you or your authority to act on behalf of a customer.
- assisting you to prepare an application for a lease or a loan.
- administering services, we provide, for example, to answer requests or deal with complaints.
- administering payments, we receive, or any payments we make, relating to your loan or lease.
- telling you about other products or services we make available and that may be of interest to you unless you tell us not to.

- identifying opportunities to improve our service to you and improving our service to you.
- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you.
- allowing us to run our business efficiently and perform general administrative tasks.
- preventing or investigating any fraud or crime or any suspected fraud or crime.
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

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## 6. What happens if you do not provide information?

If you do not provide your information to us, it may not be possible to:

- assist in finding a loan or lease relevant to your circumstances.
  - verify your identity or protect against fraud; or
  - let you know about products or services that might be suitable for your financial needs.
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# Sharing Your Information

## 7. General

We may use and share your information with other organisations for any purpose described above.

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## 8. Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, or real estate agents); and
  - your referees, like your employer, to confirm details about you.
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## 9. Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- the Broker Group through whom we submit loan or lease applications to lenders or lessors on the Broker Group's panel. You can access the Broker Group's privacy notice at <https://lmg.broker/>.
  - It sets out how that Broker Group manages your personal information and where you can find its privacy policy.
  - referrers that referred your business to us.
  - financial services suppliers with whom we have arrangements.
  - valuers.
  - lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries.
  - organisations, like fraud reporting agencies, that may identify, investigate, and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct.
  - government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities.
  - guarantors and prospective guarantors of your loan or lease.
  - service providers, agents, contractors, and advisers that assist us to conduct our business for purposes including, without limitation, storing or analysing information.
  - any organisation that wishes to take an interest in our business or assets; and
  - any third party to which you consent to us sharing your information.
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## 10. Sharing outside of Australia

We may use overseas organisations to help conduct our business. As a result, we may need to share some of your information (including credit information) with such organisations outside Australia. The countries in which those organisations are located are:

Australia

America

New Zealand

Canada

India

Japan

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

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## Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

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### 1. Information about other people

If you give information to us about another person (like your co-applicant) in relation to the services we are providing you, you agree to inform the other person that we:

- have collected their information to provide those services or for any other purpose set out in this privacy notice.
  - may exchange this information with other organisations set out in this privacy notice.
  - handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
    - access or request a copy of that privacy policy or this privacy notice; or
    - access the information we hold about that other person, by using our contact details above; and
  - we may not be able to provide those services to you unless we obtain their information.
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