Credit Guide

About us

Presidio Finance Consulting is licensed under the National Consumer Credit Protection Act 2009. The details of our licence are as follows:

Business name	Presidio Finance Consulting Pty Ltd
ABN	51 128 973 508
Address	2B/10 Buchanan Street, West End Qld 4101
Postal address	PO Box 8259, Woolloongabba Qld 4102
Telephone	07 3391 7055
Email	admin@presidiofc.com.au
Australian Credit Licence number	391109

Credit Guide

This Credit Guide contains important information about us, the services we provide and the activities of the credit representatives operating under our credit licence. It also contains:

- information about fees and charges that may be payable by you to us;
- commissions that we may receive for providing credit assistance;
- commissions that we may pay to third parties for introduction of business; and
- information about what you should do if you have a complaint or dispute regarding our services and activities.

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. We provide credit assistance when we:

1. Suggest or assist you in applying for:
    a. a particular loan with a particular lender;
    b. an increase to an existing loan with a particular lender; or
2. Recommend that you remain in an existing loan contract.

Preliminary Assessment

Prior to providing credit assistance to you, we must assess whether the loan is unsuitable. A loan will be unsuitable based on the information you provide to us if:

1. You will be unable to repay the proposed loan or will only be able to repay the proposed loan with substantial hardship; or
2. The proposed loan does not meet your requirements and objectives.

We are required to document our findings that the proposed loan is not unsuitable by way of completing a Preliminary Assessment. The Preliminary Assessment will set out your:

- requirements and objectives;
- financial and relevant personal situation; and
- ability to meet the proposed loan repayments.

We are also required to take reasonable steps to verify the information you provide to us. This verification may include:

- asking you for copies of documents that demonstrate your financial situation – in some cases we may also need to sight original documents; and
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of the Preliminary Assessment

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment at any time for up to 7 years, and we must provide you with a copy of the assessment within the following timeframes:

Your request is made:	We will give you your assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day	Within 7 business days after we receive your request
Between 2 and 7 years after the Credit Day	Within 21 business days after we receive your request

*The Credit Day is the date the credit contract (i.e. the loan) is settled or the loan amount is increased. There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Fees and charges that are payable by you in relation to our credit assistance

We may charge a fee for providing credit assistance to you. If applicable, details of the fees payable by you will be set out in a Credit Quote, which we will give you before submitting your loan application.

Other fees and charges

You may have to pay other fees and charges (such as application fees, valuation costs and other applicable fees) to the lender or other parties. You should review the loan contract documentation for further details of any such fees and charges.

How we get paid

Our aggregator receives commission from the lenders and then pays us commission in relation to loan contracts (such as home and investment property loans) for providing credit assistance.

An upfront commission is payable by lenders in relation to settled (drawn down) loans and is calculated as a percentage of the loan amount. It is usually paid after settlement of the loan.

Trail commission is payable by lenders in relation to settled (drawn down) loans. It is calculated monthly on the outstanding loan balance and is paid in arrears.

The upfront and trail commissions that we are paid by lenders are not payable by you. Details of the commission to be received will be included in the Credit Advice and Loan Summary document that we will provide to you when credit assistance is provided.

From time to time, we may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or our aggregator, at no extra cost to you. The nature of such arrangements is temporary, and their occurrence and amounts are often not readily ascertainable; however, if they are apparent because of providing you with credit assistance, they will be disclosed to you.

Other people we deal with

Our aggregator

We have approval to use credit providers and their lending products through the services of our aggregator, Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 437202 authorised under Australian Credit Licence 389328. The aggregator charges us a fee depending on our contract arrangements, consisting of:

- a share of the commission that is paid by the credit provider;
- a membership fee for our business; and
- a monthly fee for each of our accredited loan writers.

Commissions paid by Connective's lender panel are transparent and do not influence the broker or consumer choice. Connective is committed to quality consumer outcomes in all circumstances.

Referrers and referral fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee.

Details of any commission or fees being paid to the referrer will be included in the Credit Advice and Loan Summary document.

Dispute resolution and complaints

We are committed to providing you with the best possible service; however, we understand there may be times when you are not satisfied. If this occurs, please tell us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution. If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit Licence holder, Presidio Finance Consulting.

Our contact details are:

Attention: Compliance and Complaints Handling Officer
Presidio Finance Consulting
Phone: (07) 3391 7055
Email: despina@presidiofc.com.au
Website: presidiogroup.com.au
Mail: 2B/10 Buchanan Street, West End Qld 4101
PO Box 8259, Woolloongabba Qld 4102

Your complaint should include an outline of the services that have not met your expectations, a summary of the facts relating to your complaint, and how you believe we can resolve the matter to your satisfaction.

We are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction with a credit representative operating under the licence will be handled in an efficient, timely and effective manner in accordance with ASIC's requirements for Internal Dispute Resolution (IDR).

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 30 days, you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Online: afca.org.au

Email:info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA, so you should act promptly or consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Things you should know

We don't provide legal or financial planning advice. It is important you understand your legal obligations under the credit contract and the financial consequences. If you have any doubts, you should obtain independent legal and financial planning advice before you enter into any credit contract.

Our lender panel

We are authorised to engage in credit activities and can therefore assist you to obtain loans from a panel of lenders. Our top six lenders and their share of the loans we settled in the last financial year are set out in the Lender data section below. This information is reviewed regularly and will change over time.

Lender data

This section provides information about the lenders we are accredited with and the loans we settled with them in the last financial year.

Below are our top six lenders and their share of the loans we settled in the last financial year.

Lenders	% of total settlements
Westpac	32.51%
Macquarie Bank	19.00%
ANZ	7.25%
St George Bank	5.32%
Thinktank	5.14%
Commonwealth Bank	5.11%

The total number of lenders we have settled loans with in the last financial year is below.

Number of lenders used
21

Panel lenders available and those with whom we hold accreditation are below.

Lenders available	Lenders we are accredited with
AMP	Y
ANZ	Y
Aussie Bonds	N
Australian Military Bank	N

Auswide Bank	Y
Bank of China	Y
Bank of Melbourne	N
Bank of Queensland (Commercial only)	Y
Bank SA	N
Bankwest	Y
Better Choice Home Loans	Y
Better Mortgage Management	Y
Bluebay Home Loans	Y
Commonwealth Bank	Y
Connective Advance (Thinktank)	Y
Connective Athena (Athena)	Y
Connective Bridge (Bridgit)	Y
Connective Complete (RedZed)	Y
Connective Elevate (Bluestone)	Y
Connective Essentials (Advantedge)	N
Connective Horizon (Brighten)	Y
Connective Reverse (Household Capital)	Y
Connective Select (Bendigo Bank)	Y
Connective Skip (Skip)	Y
Connective Solutions (Pepper Money)	Y
Deposit Power (Deposit Bonds)	Y
Firefighters Mutual Bank	Y
Firstmac	Y
Gateway Bank	Y
Granite Home Loans	Y
Health Professionals Bank	Y
Heritage Bank	N
HomeStart Finance	N
ING	Y
Keystart Home Loans	N
La Trobe Financial	Y
Macquarie Bank	Y
ME Bank	Y
MyState	Y
NAB	Y
Newcastle Permanent	Y
ORDE Financial	Y
OwnHome	Y
P & N Bank	N
Paramount Mortgage Services	N
People First Bank	Y
People’s Choice Home Loans	N
Pepper Money	Y

RedZed	Y
Resimac	Y
St George Bank	Y
Suncorp Bank	Y
Teachers Mutual Bank	Y
Ubank	Y
UniBank	Y
Westpac	Y

Entertainment and hospitality register

We hold and maintain an entertainment and hospitality register. A copy can be provided on request.

Further Information

For more information regarding this Credit Guide or anything else about our services, just contact us at any time. We're here to assist you.

Privacy Disclosure Statement and Consent

Overview

In handling your personal information, Presidio Finance Consulting Pty Ltd ABN 51 128 973 508 and its individual representatives are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

Presidio Finance Consulting Pty Ltd holds Australian Credit Licence 391109. Our address is 2B/10 Buchanan Street, West End Qld 4101 and our phone number is (07) 3391 7055 ('we, us, our'). Any reference to 'we, us, our' will include reference to our aggregator, Connective Broker Services Pty Ltd, and any of its related companies.

We collect information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent ('Consent'). When you sign below, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ('information') about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
  - Consumer credit for personal, household, domestic or residential investment purposes;
  - Commercial credit for business purposes; or
  - Other services stated in this Consent; or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit or guarantor application or the credit application of a company of which you are a director, to source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – collection and disclosure

The personal information we collect may include a broad range of information, from your name, address and contact details to information about your qualifications, employment history and financial situation.

'Personal information' may include sensitive information (including health information) and any information you tell us about any vulnerability you may have. We may use that information to assess your application and, where appropriate, to source a suitable credit provider or lessor and/or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf (references to a 'CRS' could be to either a Consumer CRS or a Commercial CRS);
- Use any information a CRS provides in its report to assist us to preliminarily assess your credit or guarantor application;
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to our advisers, aggregators, licensees and other financial intermediaries, and to a credit provider or credit providers, to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as an agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. A full list of the lenders (credit providers) we have access to can be provided to you on request.

A credit provider to whom we submit an application may disclose information about you to, and collect information about you from, one or more CRS.

The website of each credit provider contains details of each CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses, the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your creditworthiness;
- That, if you become overdue in making consumer credit payments or commit a serious credit infringement, the credit provider may disclose that information to the CRS;
- How you can obtain the credit provider's and/or the CRS's policies about managing your information;
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- Your right to request a CRS not to undertake pre-screening for the purposes of direct marketing by a credit provider; and
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider's website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hard copy or email).

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you;
- Us to correct the information we hold if it is incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hard copy or email);
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening; and
- A CRS to provide you with a copy of any information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at 2B/10 Buchanan Street, West End Qld 4101 (PO Box 8259, Woolloongabba Qld 4102), by telephone on (07) 3391 7055 or by email at admin@presidiofc.com.au.

In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy also deals with our complaints process and is available on our website, or we will provide you with a copy if you ask us.

Schedule 1 at the end of this document sets out the contact details for each CRS.

Disclosure and consent

By signing below, you agree we may:

- Use your information:
  - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director;
  - To source any finance you require;
  - To source any insurances you require;
  - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more credit providers so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor;
- Provide information about you to a guarantor, or prospective guarantor;
- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us, some of which may be located overseas; and
- Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A Consumer CRS disclosing information to one or more credit providers to whom we submit your application, for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director;
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor;
- A credit provider disclosing your information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor; and
- A credit provider disclosing to another credit provider, to your agent (such as us as your broker), or to a servicer, for a particular purpose, information it holds about you.

Extended effectiveness for commercial credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

Applicant 1 or Director 1 (If signing on behalf of company applicant)	
Applicant or director Signature	
Full name	
Date	

Applicant 2 or Director 2 (If signing on behalf of company applicant)	
Applicant or director Signature	
Full name	
Date	

Guarantor 1 (including director signing as guarantor)	
Guarantor Signature	
Full name	
Date	

Guarantor 2 (including director signing as guarantor)	
Guarantor Signature	
Full name	
Date	

Schedule 1 – Credit reporting services

CONSUMER/COMMERCIAL CREDIT REPORTING SERVICES		
Name	**Website**	**Telephone**
Equifax	equifax.com.au	13 83 32
Experian*	experian.com.au	1300 783 684

*Experian now includes the former Illion credit reporting body, which was combined with Experian from 1 April 2026.