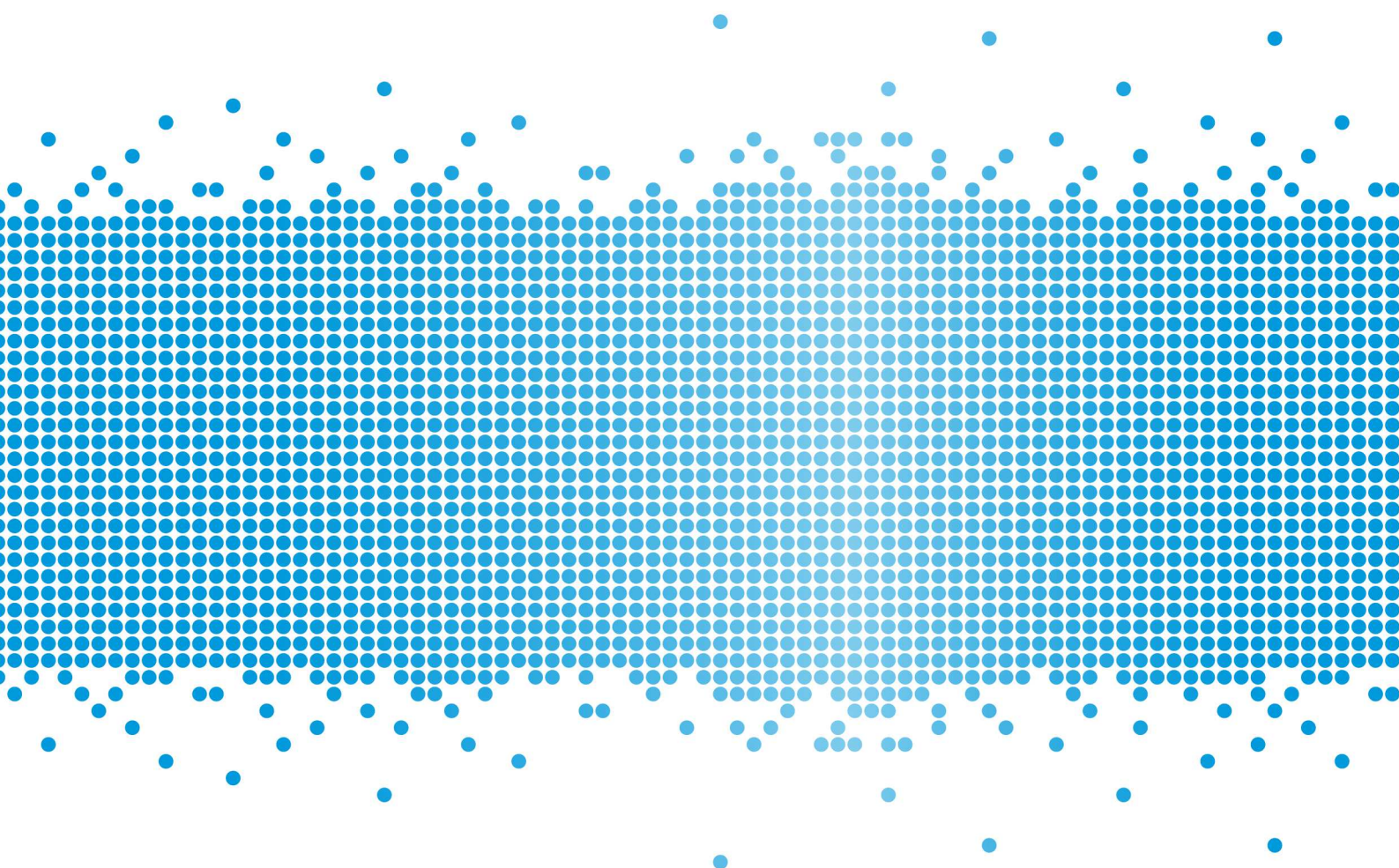


Credit guide

WHAT YOU NEED TO KNOW ABOUT OUR SERVICES
AND HOW WE WILL WORK WITH YOU



Documents you may receive

When we provide credit advice, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a record of debt advice, or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal, which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

Version 2.0
22/12/2017

About our practice

Name:	Domane Financial Solutions Pty Ltd trading as Domane Financial Solutions ACN 144 843 710, is a Corporate Trustee of Domane Financial Solutions Unit Trust.
ABN:	50 625 280 522
Credit representative number:	405816
Address:	Ground Floor, Suite 2 St Leonards NSW 2065
Phone:	0411 233 360
Fax:	
Email:	rbanda@domane.com.au
Website:	www.domanefinancialsolutions.com.au

We are a credit representative of Charter Financial Planning Limited (Charter). We are authorised to provide mortgage and finance broking services, including assisting you to apply for a loan.

About Charter

Charter Financial Planning Limited ABN 35 002 976 294

Australian Financial Services and Credit Licence no. 234665

Charter is a member of the AMP Group and has approved the distribution of this Credit guide.

Contact details

Charter Financial Planning Limited

33 Alfred Street

Sydney NSW 2000

Phone: 1800 106 017

www.charter.com.au

About Rohan Bandaranayake

Name:	Rohan Bandaranayake
Credit representative number:	399655
Qualifications:	Bachelor of Commerce, Certificate IV Financial Services (Finance/Mortgage Broking), Diploma of Financial Services (Finance/Mortgage Broking Management)
Memberships:	Mortgage & Finance Association of Australia (MFAA), Credit and Investments Ombudsman (CIO)
Phone:	0411 233 360
Email:	rohan@domane.com.au

The credit services I can provide you

I am an Accredited Mortgage Consultant and as a credit representative of Charter am authorised to provide mortgage and finance broking activities, including assisting you to apply for a loan.

Subject to meeting the lender's credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- deposit bonds
- personal loans

Subject to meeting the lender's credit criteria, along with any additional lender or FAST accreditations, I can also advise on and/or arrange loans relating to:

- Commercial Loans, Small Business Loans, Consumer Leases, Equipment Finance, SMSF loans.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I will receive a dividend and/or a share of revenue of up to 100% from the Practice. For example, if the Practice receives a payment of \$1,000 for arranging a loan, the Practice may pay me up to \$1,000 in the form of a dividend and/or share of revenue.

How we work with Charter Financial Planning

We are a privately owned and managed business. Our practice and the representatives listed in this document provide services to you as credit representatives of Charter.

Our relationship with Charter allows us to access education, professional development, technological administration systems, compliance and other risk management services and advice solutions in relation to the credit services that we are authorised to provide to you.

Charter is authorised to allow us to provide credit assistance to you on its behalf.

Together with Charter, we act on your behalf when providing advice and services to you.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained elsewhere in this document. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis).

Development, management and advice recognition

We may qualify to receive a DMA payment to recognise our growth and professionalism. The DMA is based on a rate, calculated once per year, and determined by our ranking relative to other Charter Financial Planning practices. Up to 50% of all Charter Financial Planning practices may qualify for DMA payments. The rate may range from 0% to 3.25%, depending on our ranking and whether or not we qualify for the certified quality advice program (see "certified quality advice program" section below). It is then applied to our practice revenue of the prior year and paid to us in two instalments a year.

For example, if our DMA is set at 1% and our revenue for the prior year was \$200,000, we would receive a total of \$2,000 for that year, paid over two instalments.

How our performance is ranked

Ranking of practices is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the Charter Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the prior measurement period.(usually a period of approximately 12 months).

Certified quality advice program

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, an increased purchase price under the buyout option and a 10% increase in DMA payment should we qualify. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

Buyout option

If we leave the financial services industry we are eligible to sell the register rights of our client base to Charter. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

Personal and professional development

Charter provides personal and professional development opportunities in the form of a multi-tiered development program, offered annually to qualifying practices.

Summit

The Summit is a national convention available to advisers from all Charter practices. Charter subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

Charter Leaders program

Certain practices that meet the qualification criteria on an annual basis will be eligible to participate in the Charter Leaders program, a set of personal and professional development programs organised by Charter. The qualification criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in Charter. If a practice qualifies for the Charter Leaders program, Charter will subsidise the cost of their participation up to a maximum value of \$10,000 per annum per practice.

Business support

We might receive financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Our approach to selecting products to meet your needs

Accredited Mortgage Consultants of Charter can recommend loans issued by AMP Bank. Those with the relevant additional accreditations, can access loans through Finance and systems technology (FAST).

As at September 2017, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

- AMP Bank
- ANZ
- NAB
- Commonwealth Bank
- AFG Home Loans
- St George
- Bankwest
- Westpac
- ING Direct
- Macquarie Bank

For details on the credit services we can provide, please go to *The credit services I can provide you* section.

While there may be other products and services also suitable for you, we can only advise and deal in products and services approved by Charter. We can provide you with a copy of the approved products and services list if you request.

Our services and costs

Commissions

Commission may be payable by the lender once your application for credit has been approved. Any commission amounts will be disclosed to you when providing our advice. These amounts are paid to us from the lender. They are not an additional charge to you.

As a guide we may receive:

- Up to 2.0% of the initial loan balance less an upfront fee of \$106.96 deducted by FAST. Of this, Charter retains up to 3%, and we will receive the remaining 97%.

For example, if your loan balance was \$100,000, initial commission would be up to \$2,000. Once the initial fee has been deducted, Charter retains \$57 and we will receive the remaining \$1,836.

- Up to 1.20% of the outstanding loan balance each year less a trail fee of \$37.75 per year deducted by FAST. Of this, Charter retains up to 3% and we will receive the remaining 97%.

For example, if your outstanding loan balance was \$100,000, commission would be up to \$1,200. Once the trail fee has been deducted, Charter retains \$35 and we will receive the remaining \$1,128.

For deposit bonds, an upfront commission of up to 25% of the deposit bond fee may apply. Charter then retains 3% of this and we will receive the remaining 97%. For example, if your deposit bond fee is \$400, the commission would be up to \$100. Of this, Charter retains \$3 and passes \$97 on to us.

Finance and Systems technology (FAST)

FAST is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as some ancillary services. These services include provision of loan information, training and development, commission processing, conferences and professional development events, and assistance with regulatory and compliance obligation.

We may be entitled to participate in arrangements between FAST and individual lenders.

When writing business loans, additional commission up to 0.66% (incl. GST) of business introduced per quarter may be paid. For example, if we submitted business loan applications of \$250,000 in a quarter, in addition to any upfront commission, we may receive additional commission of up to \$1,650 for that quarter.

Privacy collection statement

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your Accredited Mortgage Consultant and Charter may have access to this information when providing financial advice or services to you;
- Your Accredited Mortgage Consultant may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via the AMP Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy);

Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your Accredited Mortgage Consultant and Charter will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your planner or Charter holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of AMP's Privacy Policy visit www.amp.com.au/privacy or you can contact us.

If you have a complaint

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your Accredited Mortgage Consultant and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on **advicecomplaints@amp.com.au**, or put your complaint in writing and send it to:

Attention: National Manager, Advice Complaints
Level 16, 33 Alfred Street
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to the following External Dispute Resolution Scheme:

CIO (Credit and Investment Ombudsman)

Postal address: Reply Paid 252 South Sydney, NSW 1234

Phone: 1800 138 422

Website: www.cio.org.au

You may also call the **Australian Securities & Investments Commission (ASIC)** on infoline 1300 300 630 to make a complaint and obtain information about your rights.

Professional indemnity

Your Accredited Mortgage Consultant maintains a professional indemnity insurance to cover their advice and the recommendations provided by them. Charter is also covered by professional indemnity and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Charter even where subsequent to these actions they have ceased to be employed by or act for Charter.