Marl



Welcome.

Our journey starts here.

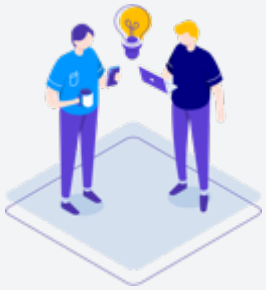
Wing Ho (Known as: Keith)
0388490131
keith.ho@marl.com.au
Marl Finance Pty Ltd
113 Whitehorse Road
DEEPDENE, VIC, 3103

Australian Credit Licence 389087

We are here to help.

We offer choice

As a mortgage broker, we offer choice, experience and have an obligation to act in your best interests when providing credit assistance. It's why we are focused on understanding your goals and circumstances, so that we can find the right loan solution for you.





We offer convenience

With an understanding of what matters to you and what you are looking for, we can research home loan options on your behalf, saving you time and effort.

We help to progress your application

We're here to prepare and help progress your loan application, and work with our lender network to help secure your loan.



Please note AFG and your mortgage broker does not provide tax, legal or accounting advice. Any information contained in this document is of a general nature only and does not take into account the objectives, financial situation or need of any particular person and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Therefore, before making any decision, you should consider the appropriateness of the information with regard to those matters and consult your own tax, legal and accounting advisors before engaging in or considering the appropriateness of any transaction.

How we'll work together.

1

Getting to know you

To kickstart your loan application, you'll need to provide some information about your goals and circumstances.

2

Let's meet

We'll catch up with you to understand what matters to you and what you are looking for in a loan.

3

Let us do the work

With an understanding of your requirements and objectives, we will review suitable options to find the right loan for you.

4

Presenting your loan options

We'll present you with a credit proposal with tailored loan solutions and recommendation with your goals and circumstances in mind.

5

Managing your application

Once you have decided to proceed with an application for a loan, you can leave it to us to lodge and manage your application.

6

Loan approval

We're nearly there! We will monitor your application and let you know if your loan is approved.

7

Settlement day

Congratulations! Settlement is when your loan application process is complete.

8

Here to help

If your circumstances and goals happen to change, we are here to help with your future loan needs.



The Credit Guide.

The Credit Guide contains key information that you need to know to make an informed decision about your loan options.

It's important that you take the time to read and understand all the information contained in the guide.

Below is a summary of what you'll find over the next few pages:

- **About your broker and their licensee**
- **Our lenders and products**
- **Understanding our fees, charges and commissions**
- **Handling your concerns and complaints**
- **Our Privacy Disclosure Statement and Consent**



Credit Guide

This Credit Guide provides you with the key information that you need to know about our finance broking services offered to you.

This Credit Guide summarises our offerings, fees and commissions we may receive, and the process to follow if you have a complaint. Please don't hesitate to ask if you need more information or clarification.

This Credit Guide has been generated by:

Broker/Our/Us	**Wing Ho (Known as: Keith)**
Authorised Credit Representative name and Credit Representative number	Wing Kei Ho (Australian Credit Representative 507527)
Organisation/Trading Name	Marl Finance Pty Ltd
Address	113 Whitehorse Road DEEPDENE, VIC, 3103
Phone	0388490131
Mobile	0447-350-625
Email Address	keith.ho@marl.com.au
Australian Credit Licence name and number	Australian Finance Group Ltd (Australian Credit Licence 389087) (Licensee)
Australian Company Number of ACL holder	066385822

Lender and Products

As a broker, we are able to offer choice across a number of products and have the opportunity to be accredited to arrange loans with the following lenders:



As at 5/11/2026. The lenders listed above are part of our aggregator's, Australian Finance Group Ltd (AFG), lender panel through which we submit loan applications. In order to submit loan applications to these lenders, a broker is required to be accredited with that lender. We are not accredited with each of the lenders listed above. Typically, brokers are accredited with 10 to 15 lenders. If we are not accredited with a lender in the panel above, we can refer you to another AFG broker who is accredited with that lender. Please contact me for further information.

I have settled loans with the following lenders in the last 12 months

AFG Home Loans - Align
ANZ
Bank of Melbourne
Firstmac
NAB
NOW Finance
Westpac
AFG Home Loans - Bright
Banjo Loans
Bankwest
La Trobe Financial
NAB Asset Finance
RedZed
AMP Bank
Bank of China
Commonwealth Bank
Macquarie Bank
NAB Commercial
Resimac

We aim to provide you with information from a range of lenders and products / loans that we are accredited with. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

Commonly used lenders by Licensee

The list below documents the 6 most commonly used lenders by our Licensee in the previous 12 months. This does not necessarily reflect all of the financial institutions that our Licensee is able to conduct business through.

However, if less than six lenders are displayed below, this is a summary of the lenders that our Licensee is able to utilise for loan submission purposes

Financial Institutions		Percentage of applications submitted in the past 12 months
1. Macquarie Bank		13.54%
2. ANZ		12.89%
3. Westpac		12%
4. Commonwealth Bank		10.81%
5. NAB		7.83%
6. Bankwest		6.08%

Fees, Charges, Commission and Disclosures

Fees payable by you to third parties	When the loan application 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 application for the loan is ultimately unsuccessful.
Fees payable by you to us or 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.
Payments received by us or the Licensee	We, and our Licensee or aggregator Australian Finance Group Ltd (AFG), may receive fees, commissions, or financial rewards from lenders or lessors 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 us 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 clients have with each respective lender and does not entitle us to any additional commissions or payments outside of what we have disclosed to you, or any preferential client discounts.
Other disclosures, benefits or interests we or others may receive	We are prohibited from accepting gifts or inducements over $300. Any benefit given to your broker greater than $100 and less than $350 will be recorded in a Gifts Register. A copy of our register is available to inspect on request. If you wish to inspect the register, please contact us. **Referrals** We may receive referrals from a range of sources, including accountants, financial planners, real estate agents and others. If you were introduced or referred to us, we may pay the referrer a commission, fee or remunerate them in other ways. Details of any commission or fees being paid to the referrer will be included in the Credit Proposal Disclosure document provided to you.

We hold referral relationship with AIA Financial Wellbeing and Allianz Insurance. If we introduce or refer you to them, we may receive remuneration from them or remunerate them in other ways. Details of any remuneration we may receive will be included in the Credit Proposal document provided to you.

Credit & Valuation Reports
We may be provided access to free services such as credit report and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Multiple Roles
We may act in other roles or capacities related to the credit assistance provided to you. Each business activity is separate however we may be paid remuneration in our other business activities as a result of the credit assistance provided to you. Further details of any relevant remuneration we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Where we are unable to act due to a conflict of interest that cannot be managed appropriately, I will refer you to another party who will provide you services.

Related Parties
We have relationships with a number of related parties and associates. Details of any remuneration or possible conflicts will be included in the Credit Proposal Disclosure document provided to you.

Shareholding
We may directly or indirectly hold shares or other securities in AFG or the lenders we recommend. Details of any material holdings will be included in the Credit Proposal Disclosure document provided to you. If the material holding does not enable us to act due to a conflict of interest that cannot be managed appropriately, we will refer you to another party who will provide you services.

Ownership Structures
I may act in other roles or capacities related to the credit assistance I provide to you. Each business activity is separate however I may be paid remuneration in my other business activities as a result of the credit assistance we provide to you. Further details any will be included in the Credit Proposal Disclosure document I provide to you. Where I am unable to act in more than one capacity, I will refer you to another party who will provide you services that I am unable to due to a conflict of interest that cannot be managed appropriately by me.

AFG & AFG Home Loans

AFG Home Loans Pty Ltd (including AFG Securities Pty Ltd) are wholly owned subsidiaries of AFG. AFG may receive additional remuneration for any white label AFG Home Loans or securitised AFG Securities products that are settled. The remuneration received is in addition to those amounts paid to AFG as a mortgage broker aggregator and/or licensee. Details of this remuneration will be disclosed in your AFG Home Loan documentation.

Other

About Credit Representatives

We are authorised to engage in credit activities by the Licensee, Australian Finance Group Ltd. As Licensee, they share responsibility in the credit assistance we provide to you.

Commonly used lenders by us

The list below documents the 6 lenders most commonly used by us in the previous 12 months. The lenders disclosed below may be different to the lenders that the Licensee has already disclosed above. This may be due to different accreditation requirements or different types of consumers. The list below does not necessarily reflect all the financial institutions that we are able to conduct business through.

However, if less than 6 lenders are displayed below, this is a summary of the lenders that we are able to utilise for loan submission purposes

Financial Institutions		Percentage of applications submitted in the past 12 months
1. NAB	nab	37.07%
2. Commonwealth Bank	Commonwealth Bank	11.77%
3. La Trobe Financial	La Trobe financial	9.34%
4. ANZ	ANZ	8.08%
5. Macquarie Bank	MACQUARIE BANK	6.75%
6. Bankwest	bankwest	4.96%

* The Top 6 lenders are based on the total volume of loans lodged in the last 12 months. Where I may not be accredited with 6 lenders the balance of lenders is made up of the top 6 lenders of my licensee.

**The % of loans is based on the total loans lodged over the past 12 months. This will not add up to 100% where I have lodged to lenders outside of my top 6.

How are we paid?

We may receive a whole or part of the commissions received by the Licensee referred to above. This may be paid to us directly or indirectly from the Licensee. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out if you wish.

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 your broker by lenders may vary. By following the responsible lending requirements your broker will ensure the loan recommended to you is not unsuitable for your situations and objectives.

Fees payable to third parties by us

The information set out above in relation to referral fees and other fees payable to third parties also applies to us.

On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.

Complaints

If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1
Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Wing Ho (Known as: Keith) first and express your concerns. You can request a written response at this time, even if the complaint is resolved in the first 5 working days.

Step 2
If the issue is not satisfactorily resolved within 5 working days by talking with Wing Ho (Known as: Keith), we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer	
Name	Complaints Manager
Phone	0894207888
Email	complaints@afgonline.com.au
Address	Level 11, 905 Hay Street, Perth, WA, 6000

Note: In some instances we may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.
By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 30 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

Step 3
Although we try hard to resolve a client's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

The Australian Securities and Investments Commission external dispute resolution (EDR) process is available to you, at no cost at the contact details below.

	EDR (Licensee)
Name	AFCA
Phone	1800 931 678
Email	info@afca.org.au
Online	www.afca.org.au
Address	Australian Financial Complaints Authority 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.

Client Signature_____ Date_____
Client Name:

Client Signature_____ Date_____
Client Name:

Privacy disclosure statement and consent

Each consent given in this document continues until withdrawn in writing.

Privacy disclosure statement and consent

I/We consent to you using Personal Information, financial information and Credit Information about me/us for the purpose of arranging or providing credit, providing credit assistance, insuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent each of which may contact me/us for such a purpose including by telephone and electronically and acknowledge that you may receive a fee or commission for referring me/us to a product or service provider, such as an insurance provider. In this document "you" means each of Australian Finance Group Ltd (**AFG**), each subsidiary of AFG, the Appointed Credit Service Provider and their organisation and any assignees or transferees of the commissions relating to any credit provided to me arranged by the Appointed Credit Service Provider or their organisation. In this document, 'Personal Information' includes any sensitive information (including health information) and any information I/we tell you about any vulnerability I/we may have.

The Personal Information provided by me/us will be held by you. I/We can obtain a copy of AFG's Privacy Policy at www.afgonline.com.au. Your privacy policy contains information about how I may access or seek correction of my Personal Information, how you manage that information and your complaints process. If I/we do not provide the requested Personal Information, I/we acknowledge that you may be unable to assist in arranging finance or providing other services.

You may disclose Personal Information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, Serbia, Nepal, South Africa, Fiji, Sri Lanka, Bangladesh, Hong Kong, China, Vietnam, Croatia, Ukraine, Spain and the Philippines):

- any persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- any financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/mailing houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets;
- any organisation providing online verification of our identities;
- credit reporting bodies and other credit providers.

Artificial intelligence and automated decision making

I/We consent to you using artificial intelligence and other automated technologies to collect, use and analyse Personal Information, financial information and Credit Information about me/us, including to make, or to substantially assist in making, decisions about me/us (**automated decisions**), for the purpose of arranging or providing credit, providing credit assistance or insuring credit. I/We acknowledge that you may disclose that information for this purpose to the types of entities described above, including technology and artificial intelligence service providers, some of which may be located overseas. I/We acknowledge that information about the kinds of decisions made using automated technologies is set out in your Privacy Policy and that I/we may ask for a decision about me/us to be reviewed by a person by contacting you.

Credit information

I/We hereby authorise you to receive Credit Information from any lender about my/our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by me access to my Credit Information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorise you to obtain our Credit Information (including both consumer and commercial credit eligibility information) from a credit reporting body on our behalf. You are authorised to use that Credit Information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit. You are also authorised to exchange my/our Credit Information with a credit reporting body. I/We acknowledge that you consent to these authorisations being provided in an electronic form (if applicable).

In this document 'Credit Information' is personal information or an opinion about me that has a bearing on credit that has been provided to me or that I have applied for. This includes information such as my/our identity information, the type, terms and maximum amount of credit provided to me/us, repayment history information, default information (including overdue payments), court information, new arrangement information, financial hardship arrangement information including whether I have made a financial hardship arrangement with you, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringements. 'Credit eligibility information' is credit reporting information supplied to you by a credit reporting body, and any information that you derive from it.

Receiving information electronically

I/We consent to receiving credit assistance documentation and loan application information electronically. I/We acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

Video or audio conference recording

I/We consent to you obtaining Personal Information, financial information and Credit Information about me/us by way of video conference and/or by way of audio conference for the purpose of arranging or providing credit, providing credit assistance or in suring credit and give my/our permission for that video and/or audio conference to be recorded and provided to a credit provider, insurer or government agency for this purpose.

Full Name of Applicant 1	Signature of Applicant 1	Date

Full Name of Applicant 2	Signature of Applicant 2	Date

Name of Appointed Credit Service Provider	Name and contact details of Appointed Credit Service Provider's Organisation (if applicable) including address/email/phone no.
Wing Ho	Marl Finance Pty Ltd Email: keith.ho@marl.com.au Mobile: 0447-350-625