

Service Levels

Service description	Target Response
Business opening hours except public holidays	Monday to Friday 10:00 AM to 4:00 PM
Time to return calls received within business hours and where appropriate voicemail is left by party.	Next business day
Time to return calls received within business hours where NO voicemail is left by party.	Calls where no voicemail is left are not returned
Time to return any calls received outside business hours	Calls are not answered nor returned
Time to return email messages	Next Business day
SMS, Whatsapp or message via any other media	Not returned at all
Time to respond to post	7 working days
Services provided	Credit assistance described in credit guide of Finance services of Australia and National Consumer Credit Protection Act 2009
Services we do not provide and client advised to engage independent professionals for services listed in next columns and all other services except credit assistance (described in Credit guide of Finance Services of Australia)	Legal services, Property advice, Retirement advice, Real estate contract reviews, Taxation Advice, Financial advice, building reports, building contract reviews. SMSF, superannuation and all service except Credit assistance
Fees payable	If we charge a fees to you for providing credit assistance or associated with providing credit assistance. More detail about those fees will be set out in a quote we will give to you before we provide you with credit assistance. We will not start preliminary assessment process until you have accepted the credit quote and paid the fees in full to us.
Preliminary assessment start time	This process will only start after we have been provided (1) All the documents as per document checklist provide by broker (2) Fully completed Client Need Analysis and Living Expenses. (3) In instances we charge you credit assistance fees credit quote is accepted and full fees is paid to us.
Time to complete preliminary Assessment/Statement of credit advice	10 business days after preliminary assessment starts
Time to lodge application after fully signed Client Need Analysis and preliminary Assessment/Statement of credit advice is received	2 business days
Lodgement to approval	Varies and governed by lenders service levels
Approval to settlement	Varies and governed by lenders service levels