



Hi
there!

Welcome



Loans.

All made simple.

At Finch Financial Services we understand loans, **simple**.
"If you can buy it, we can finance it."



Home Loans



Investment Loans



Refinance



Vehicle Loans



Business Loans



Equipment Loans



Personal Loans



Commercial Loans



Construction Loans



40+

Lenders.

WE HAVE ACCESS

With years of experience, we have a comprehensive panel of lenders who we work with. With such partnerships, we can provide you with the best product and service possible.

Our promise is to match you with the lender that best suits your needs.



And many more...



You've made the Right Choice

We make your application Easy.

Finance Solutions **easy** for all occasions

- Residential Loans
- Construction Loans
- Commercial Loans
- Business Loans
- Equipment Loans
- Car Loans
- Personal Loans
- Debt Consolidation



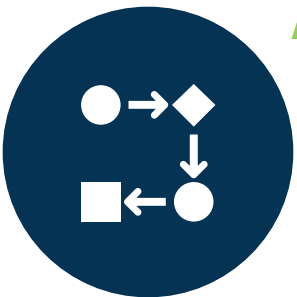
Independent

- Not affiliated with the major banks, nor groups
- 100% independent



No Cost

- Zero cost to speak to our specialists
- Obligation free



Automated

- Online application
- Automated process



Approvals

- Passion for getting approvals
- Our focus is getting your loan



Experienced

- More than 25 years in finance across the team
- Educated staff



Family

- We are family
- We care
- We help



Step-by-Step

Simple. Easy. Done.

Follow our **6** simple & easy steps, and we will get it done.

Our stress-free approach to fulfilling your requirements is just that, simple & easy – below are our quick steps to get your loan approved. **Done.**



Apply

- Complete your automated application
- Online / Form



Approve

- Walk you through the lenders criteria
- Get your approval



Discuss

- Discuss your options and we will find a loan
- Meet your goals



Settle

- Schedule with you and your lender
- Congratulations



Recommend

- We recommend from one of our 40+ lenders
- The right loan for you



Review

- Post settlement we review your other financial needs



Extra. Extra.

We give more.

Looking for more than just loans? Looking to save money and plan ahead?

At Finch Financial, not only do we partner with more than 40+ lenders, we partner with businesses that can take your financial future to the next level.



PROTECT

We can make sure your lifestyle, loved ones and belongings are protected

- Income Protection
- Trauma
- Life
- Total and permanent disability
- Car
- Vehicles
- Home and contents
- Investment Property



CONNECT

We can help you get connected, with our partners for services such as

- Electricity
- Gas
- Solar
- Broadband / Internet
- Subscription TV
- Phone



GROW

We can drive your future, the one you want and deserve

- Budget & Save
- Sort your super
- Organise estate planning
- Plan for retirement
- Protect your business



Team.

Working for you.

Julian, Principal – Finance Specialist

Julian has spent the last 15 years in the financial services industry
Led a team of up to 16 people in a big 4 bank and knows how to navigate the sometimes (always) frustrating banking system

He started Finch Financial to ensure you get the best deal available.
Refinancing you to a better deal (and winning against a bank) is his favourite thing, but seeing you settle on a new home is a pretty big buzz too!



Julian Finch



Nicole Walton

Nicole, Loan Consultant

Nicole has an eye for detail, she loves an organised home (just check her kitchen cupboards)

And she is the same in the office, meticulous with her preparation of a loan application to the point where once she has completed your new loan submission, Lenders are regularly able to provide their decision in just one touch. Follow her lead and your deal is as good as done.

Maureen, Client Services & Settlements

Maureen is a recent addition to the Finch Financial Team, with a lifetime of customer service experience

She is now our dedicated client relationship manager
Ensuring that your new loan is settled as quickly and efficiently as possible, but there is something else.... Maureen is the Mum; it says it all really. When you need help, who do you go to first? Mum's fix everything and it is no different here.



Maureen Finch



About.

We Work for You

Finch Financial Services is engaged by you to obtain finance; therefore, we are working to provide you with the right advice and get the result you are looking for. We work for your not the lender.

Relationships

Finch Financial Services was founded on the desire to provide personal and tailored solutions for our clients, we want to manage your finances and help you reach your goals now and into the future. This is not a transaction to us but the start of a long-term relationship.

Experience

Finch Financial Services was established in 2015 after a ten-year career in a big 4 bank. Not only have we had time in the industry, but we have the numbers behind us as well, we do this full time, this is our job. Some brokers drive Ubers between loans, we drive approvals.

Us.

Taking back your Finances

Too many Australian's are complacent when it comes to their own financial wellbeing, sometimes it comes down to a lack of knowledge, sometimes it can be fear and sometimes it's just downright laziness.

Finch Financial Services began in 2015 with the single focus to ensure that mortgage holders always had the best deal.

It is easy to blame the bank for making too much money out of you, but the simple fact is you can make sure they do not.

Working with Finch Financial Services ensures your finances are back in your control

We do it all for you

Our job is making your life easy.

Not only do we help get your application together, negotiate with the lenders on your behalf and monitor your loans into the future, But we also want to be the first thing you think of when you need help with something.

If you need a new car, a holiday, to protect your belongings, a handyman, a renovation, a place to go to dinner or just someone to talk to, we want you to think of us.

Come to us with any scenario and we will tell you how to make it happen.



Let's talk

Speak with a Finch Financial consultant today and solve your finance needs – fast.

Contact us on 1300 434 624 or email us at enquires@finchfinancial.com.au



Credit.

Guide.

Finsure Finance & Insurance Pty Ltd is a licensed provider of credit assistance to assist you with finance under the *National Consumer Credit Protection Act 2009* ("The Act"). This document provides you with information about us and our representative ("we, us, our"), with whom you are dealing and the services we provide.

1. KEY INFORMATION

Australian Credit Licence holder	Finsure Finance and Insurance Pty Ltd (ACN 068 153 926)
Address	24/52 Martin Place Sydney NSW 2000, Australia
Phone and e-mail	1300 346 787 admin@finsure.com.au
Australian Credit Licence number	384704
Internal Complaints Officer contact details	Complaints Manager complaints@finsure.com.au
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

2. OUR CREDIT REPRESENTATIVES

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

Credit Representative's name	Mr Julian Finch
Address	Level 4, 34 MacMahon Street Hurstville NSW 2220,
Phone	1300 434 624
E-mail	julian.finch@finchfinancial.com.au
Credit Representative number	483032
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Credit Representative (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 6 of this document above.



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3. OWNERSHIP

Finsure is ultimately owned by BNK Banking Corporation Limited trading as Goldfields Money, Australian Credit Licence number 246884. We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from BNK Banking Corporation Limited trading as Goldfields Money, we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.

4. PANEL LENDERS

We will assist you in making the choice of a loan or lease that is suitable for your purposes.

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. Our Current Top 6 providers to which our Representatives introduced borrowers are:

ANZ Bank Commonwealth Bank Australia Macquarie Bank	National Australia Bank St George Bank Westpac Banking Corporation
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5. INFORMATION WILL BE REQUIRED FROM YOU

Under the Act, we are obliged to make sure that any loan, or principal increase to a loan, or lease that we suggest to you or assist you to obtain is "not unsuitable" for you. We will need to ask you a series of questions to make this assessment. The law requires us to:

- make reasonable enquiries about your borrowing objectives and requirements;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify the details of your financial situation.

Credit will be unsuitable if, at the time of making the assessment, it is likely that, at the time the recommended loan or lease is made:

- you cannot afford to repay the loan or lease or can afford to repay it only with substantial hardship; or
- the loan or lease does not meet your borrowing objectives and/or requirements.

For these reasons, we must ask you to provide us with a significant amount of information, much of which we will need to verify. It is therefore very important that the information you provide to us is accurate and complete.

If we provide you with credit assistance, we are required to provide you, upon your request, a copy of our preliminary credit assessment that details how we considered the product we suggested to be "not unsuitable" for up to seven years after the date of the assistance.

6. INFORMATION PROVIDED BY US

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.



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7. FEES PAYABLE BY YOU

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a Credit Quote which will be provided to you before applying for finance.

You may need to pay fees to the finance provider as part of the application process. These will be detailed in a Credit Proposal Disclosure Document that we will provide to you before applying for finance.

8. COMMISSIONS RECEIVED BY US

We may receive commissions from the finance provider that provides your loan or lease. These are not fees payable by you. Further details of the commission earned by us will be provided in the Credit Proposal Disclosure Document that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

9. COMMISSIONS AND FEES PAYABLE BY US

Referrals from a broad range of sources are sourced by us and our representatives. For example, we or our representatives may pay commissions or fees to call centre companies, real estate agents, accountants, solicitors or other businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Credit Proposal Disclosure Document that will be given to you before applying for finance.

10. OUR INTERNAL DISPUTE RESOLUTION SCHEME

We hope that you are delighted with our services. However, if you have any complaints, you can raise these directly with the representative with whom you are dealing. If you have not received a response to your satisfaction within 5 business days, you may contact our complaints manager using the details listed above.

When we receive a complaint, we will write to you to acknowledge your complaint within 5 business days. We attempt to resolve all complaints as quickly as possible, subject to a full investigation of all the circumstances involved. We will write to you when our investigation completes to let you know the outcome and reasons for our decision.

In the unlikely event that we are still investigating your complaint after 45 days, we will write to explain why we are still investigating your complaint and to let you know when we expect to have completed our investigation.

11. OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 45 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you access to an independent mechanism for the resolution of specific complaints or disputes. AFCA's contact details are included above.



Credit.

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12.PRIVACY DISCLOSURE STATEMENT

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services.
3. We may exchange the information with the following types of entities, some of which are located overseas:
 - Persons who provide finance or other products to you, or to whom an application has been made for those products.
 - Financial consultants, accountants, lawyers and advisers
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
 - Any person where we are required by law to do so
 - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines
 - Persons to verify the information you have provided, such as your employer, accountant or superannuation provider
 - Any person considering acquiring an interest in our business or assets
 - Any organisation providing online verification of your identity
4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available from www.finsure.com.au.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

13.DO YOU HAVE ANY QUESTIONS?

If you have any questions about this Credit Guide or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you.

