

Bluebay Home Loans Credit Guide

This document provides information about the loans provided by us. We are licensed to provide loans under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing and finance broking.

Bluebay Home Loans Pty Ltd is a proudly Australian owned company which was established to provide competitive home loan solutions for our clients. We have an extensive product suite from various wholesale funders which enables us to help more Australians with their finance requirements. The key to our philosophy is the pride we take in the professionalism and service levels that we deliver to our clients.

Obligations in assessing you for a loan.

Under the NCCP, any loan or loan variation offered to you must not be 'unsuitable' for you.

You may therefore be asked some questions in order to ensure that:

- you can comply with your financial obligations under the loan.
- you can meet your financial obligations under the loan without substantial hardship; and
- the loan will meet your requirements and objectives.

It is therefore very important that the information you provide is true, current, and accurate and includes any likely future changes that will impact your ability to repay the loan contract.

To complete the credit assessment, Bluebay Home Loans will make reasonable inquiries about your requirements and objectives for the loan contract or loan contract limit increase. We must also make reasonable inquiries about your financial situation and take reasonable steps to verify your financial information.

Before entering into a Loan with us, you may ask for a copy of our credit assessment and it will be provided to you as soon as possible after receiving your request. If requested within 2 years of the assessment, it is provided within 7 business days. After that (up to 7 years) within 21 business days of your request. If you decide not to enter into a Loan with us or we do not provide a Loan to you, you are not entitled to a copy of our credit assessment.

Before you accept your loan contract, make sure you read the loan contract carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Fees and commission

Under your loan contract, you will be required to pay an Establishment Fee when the loan is advanced. This fee covers our costs associated with funding and managing your Loan. It will be paid to Bluebay Home Loans Pty Ltd on or before we advance the Loan to you.

You may also be required to pay a monthly servicing fee to cover Bluebay Home Loans Pty Ltd costs associated with the on-going administration of your loan. You may also be required to pay third party fees and charges.

If you fail to make a payment by the due date, late fees and enforcement fees may become payable and if a payment that you make is dishonored, dishonor fees may also be charged. Full details of the fees and charges applicable to your Loan are set out in your Credit Contract

Bluebay Home Loans Pty Ltd may pay referral fees and commissions to persons who introduce loans to us, including builders, real estate agents and brokers. Details of the commissions and referral fees that we pay are detailed in your credit contract. **Commissions and referral fees are not fees payable by you.** However, you may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Key Information

Our full name	Bluebay Home Loans Pty Ltd ACN 127 824 524
Address	Level 2, 301 Vincent St, Leederville WA 6007
Phone and e-mail	1300 258 229 info@bluebayhomeloans.com.au
Australian Credit License Number	389250

Internal Complaints Officer contact details	Mr Chris Butterfield, National Lending Operations Manager 1300 258 229 info@bluebayhomeloans.com.au Level 2, 301 Vincent St, Leederville WA 6007
External Dispute Resolution Scheme contact details	AFCA (Australian Financial Complaints Authority) 1800 931 678 www.afca.org.au GPO Box 3, Melbourne VIC 3001

Privacy Statement

We collect personal information from you to process your application, provide you with our products or services, and manage your products or services. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to anyone we engage to do something on our behalf, and other organisations that assist us with our business.

Our Privacy Policies cover how we collect, use, handle, process and exchange your information.

You can access our Privacy Policy at <https://bluebayhomeloans.com.au/privacy-policy/>

Our internal dispute resolution scheme

We hope you are delighted with our services but if you have any complaints regarding our conduct, you should notify us by contacting our Complaints Officer by:

Telephoning - 1300 258 229

Emailing - info@bluebayhomeloans.com.au

Writing to - PO Box 175 Leederville WA 6903

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

Bluebay Home Loans Pty Ltd is a member of the Australian Financial Complaints Authority (**AFCA**), the ASIC approved External Dispute Resolution (**EDR**) Scheme.

If we cannot resolve your complaint, you may refer your complaint to AFCA, contact by:

Telephoning - 1800 931 678

Emailing - info@afca.org.au

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Amendments

This Credit Guide is dated 31st January 2024

We may update this Credit Guide from time to time by publishing a new version on the Bluebay website – www.bluebayhomeloans.com.au

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.