



**Super Loan Exchange Pty Ltd  
Credit Guide**

Thank you for allowing Super Loan Exchange Pty Ltd ('Super LX', 'us', 'we', 'our') to help arrange your self-managed super fund's (SMSF) finance needs.

This credit guide is issued by Super LX and provides information about our business and the services we provide to you as the trustee of your SMSF.

We are licensed to engage in credit activities other than as a credit provider under the National Consumer Credit Protection Act 2009 (Cth) (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking to consumers.

**Key information**

Our full name	Super Loan Exchange Pty Ltd (ACN 615 820 052)
Address	Suite 69 Jones Bay Wharf 26-32 Pirrama Road Pyrmont NSW 2009
Phone and e-mail	02 9004 1828 admin@superlx.com.au
Australian Credit Licence	511265
Australian Financial Services License	Corporate Authorised Representative (#001274020) of Super Group Holdings Pty Ltd AFSL # 246309
Internal Complaints Officer contact details	Adam Smith Director 02 9004 1828 adam@superlx.com.au

<p>External Dispute Resolution Scheme contact details</p>	<p><a href="#">Australian Financial Complaints Authority</a> (AFCA) (Membership # 70621)</p> <p>You can contact AFCA:</p> <ul style="list-style-type: none"> <li>• online at <a href="http://www.afca.org.au">www.afca.org.au</a>; by phone: 1800 931 678 (free call) between 9:00am – 5:00pm AEST weekdays (Interpreter Service: 131 450)</li> <li>• by email: <a href="mailto:info@afca.org.au">info@afca.org.au</a></li> <li>• by letter: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001</li> <li>• by fax: (03) 9613 6399</li> </ul>
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## Our Services

We work with lenders to arrange loans that are specifically designed for SMSF's which comply with limited recourse borrowing arrangements ("LRBA") specified under the Superannuation Industry (Supervision) Act 1993 (Cth) (SIS Act) and the Australian Taxation Office (ATO).

La Trobe Financial Pty Limited (ABN 30 006 479 527, Australian Credit Licence 392385) (the 'lender') is the credit provider we have chosen to work with, and they will be the provider of your SMSF loan. We do not advise you on the best lender for an SMSF loan. However, we believe our arrangements with the lender are competitive and provide you with the best execution of SMSF loans available.

We assist you in applying for a loan from the lender. We gather and access relevant information about you and the financial data of your fund and provide that information to the lender, to assist them in making a fast and accurate credit decision for you. Our platform greatly streamlines the process of obtaining an SMSF loan.

As a Corporate Authorised Representative of Super Group Holdings Pty Ltd (AFSL 246309), we are authorised to provide you with general advice in relation to your fund. Any general advice we provide does not take into account your individual objectives, financial situation or needs. We recommend that you seek advice from your financial adviser.

## Our Preliminary Assessments

As a credit assistance provider, we are obligated to undertake a preliminary assessment of your financial position to determine that the loan you seek is "not unsuitable". The information we have obtained through the application process will allow us to make this assessment, although us or the lender may require further information from you. It is important that the information you provide us is accurate.

A borrowing arrangement will be considered unsuitable if it is assessed that, at the time credit assistance is provided, your fund would be unable to meet its expected financial obligations or not meet the funds objectives over the anticipated term of the LRBA.

We expect that you (together with the assistance of your financial adviser, as the case may be) have determined or are in the process of determining the suitability of the LRBA for your fund. We expect this determination will take into account your fund's circumstances, investment strategy, "exit strategy" with respect to the LRBA and other legal obligations under the SIS Act and other laws. We do not provide you with any advice in relation to these matters.

You must make your own enquiries about the value of the investment property and its potential for future growth. The lender (or we) may obtain an independent valuation of the property for our own use. You should not rely on our valuation.

In making our preliminary assessment we understand that circumstances may change which may require your fund to take action in relation to the LRBA. These circumstances may include, but are not limited to:

- a) the income generated by the LRBA asset is insufficient to satisfy the payment commitments related to the LRBA loan;
- b) the long-term net returns of the LRBA no longer meet your fund's investment objectives, or
- c) the LRBA as part of your fund's total assets and total obligations no longer meet its investment objectives or suit its payment obligations.

The relevant actions your fund may take include, but are not limited to:

- a) using other income or assets of your fund to meet the payment obligations of the LRBA;
- b) applying members' contributions (as permitted by law) to meet payment obligations of the LRBA, or
- c) "unwinding" the LRBA by selling the LRBA asset to repay the LRBA loan.

Any such actions should be taken after seeking appropriate financial and legal advice.

If you ask us within seven (7) years of the date we provided you with credit assistance, we are required by law to provide you with a copy of our preliminary credit assessment of your application. We are only required to give you a copy of the credit assessment if we give you credit assistance.

### **Fees payable by you**

We do not charge you for our credit assistance services because we are paid a fee by the lender. You may, need to pay to the lender an application fee,

valuation fee, and other fees associated with settling your loan. We will provide you with a reasonable estimate of the fees and how they are worked out.

You may request us to arrange third party services such as lawyers and conveyancers to assist you in the preparation of documentation to enable your fund to borrow. We will advise you who this third party is and their fees before you commit to their services. We will not charge you a fee for these services, but we may be entitled to a financial benefit from these parties for our referral. You may obtain from us a reasonable estimate of the financial benefit we may receive and how it is worked out.

### **Fees received by us**

We expect to receive a fee from the lender and in some circumstances referral fees from third parties that may provide additional services to you. These are not fees payable by you. You may obtain information from us about a reasonable estimate of these fees and how they are worked out.

### **Fees payable by us**

We obtain referrals from a range of sources, but primarily from firms that provide accounting services to your fund. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those fees and how they are worked out.

### **Our internal dispute resolution scheme**

We want to resolve any complaint you have as quickly as possible. Should you have any issues about the services we provide to you, you should notify us by contacting our Complaints Officer (see contact details above).

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 work with you to resolve it promptly.

### **Our external dispute resolution scheme**

If we do not reach an agreement on your complaint or it is not resolved to your satisfaction, you may refer the complaint to the Australian Financial Complaints Authority (AFCA). A dispute can be referred to AFCA subject to its terms of reference. AFCA is a free service established to provide you with an independent mechanism to resolve specific complaints. You may contact AFCA online, by phone, email or letter, as listed above.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy by contacting us.

### **Other important information**

We don't make any promises about the value of any property you finance or its future prospects. You should always rely on your own enquiries.

We don't provide legal advice. It is important you understand your legal obligations under an LRBA, including the obligations of guarantors and financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter into any loan contract.

We don't provide financial or investment advice. Specifically, we don't provide financial advice on the suitability an LRBA as it applies to your fund's investment strategy and meeting the objectives of its members. Before you enter into an LRBA we recommend that you discuss your investment strategy, objectives and compliance obligations with your financial adviser or suitably qualified professional. We can provide general advice on matters relating to the arrangement of an LRBA.

### **Questions?**

If you have any questions about this credit guide or anything else about our services, please contact us. We are here to help you.