

Credit Guide.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Key Information

Our full name	Invictus Finance Solutions Pty Ltd atf Invictus Finance Solutions Unit Trust ACN 126 082 960
Address	2 Doncaster Road, Balwyn North VIC 3104 Australia
Phone	436430683
Email	john@invictusfinance.com.au
Australian Credit Licence Number	392962
Internal Complaints Officer	Elie Ayoub
Contact Details	2 Doncaster Road, Balwyn North, VIC, 3104 Email: elie@invictusfinance.com.au Telephone: 03 9486 7888
External Dispute Resolution Scheme	Australian Financial Complaints Authority
Contact Details	Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001

Services we provide

We will help you choose a loan or lease which we believe is in your best interests. We will provide you with information on a broad range of lenders and make a recommendation based upon what you tell us is most important to you. Once you have chosen a loan or lease that is suitable for you, we will help you obtain an approval. We source finance from a panel of financiers. Our current panel comprises the financiers listed below:

Residential

Adelaide Bank AMP Australia ANZ Australia Apollo Assetline Capital Australian Financial Australian Military Bank Auswide Bank Bank Australia Bank First Bank of China	Bank of Melbourne Bank of Queensland Bank of Us Bank SA BankWest Bendigo Bank Broker Better Choice Home Loans Beyond Bank Bluestone Bridgit Brighten	Commonwealth Bank Credit Union SA Firefighters Mutual Bank FirstMac Go Beyond Go Edge Go Flexi Granite Homeloans Great Southern Bank Health Professionals Bank Heartland Bank	Hejaz Heritage Bank HomeStart Household Capital ING Judo Bank Keystart Home Loans La Trobe Financial Liberty Macquarie ME Bank	Mortgage Ezy Mortgage Mart MyState National Australia Bank Newcastle Permanent Oak Capital ORDE Financial P&N Bank Paramount Mortgage Services People's Choice Credit Union Pepper Money	RedZed Resimac St George Suncorp Teachers Mutual Bank uBank UniBank Victorian Mortgage Group Virgin Money Australia Wave Money Westpac
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Commercial

ANZ Commercial Aquamore Arch Finance Commercial Assetline Commercial Bank of Melbourne Commercial Bank of Queensland Commercial	Bank SA Commercial Bendigo Bank Better Choice Commercial Commonwealth Commercial Go Beyond Commercial Go Flexi Commercial	Granite Commercial IMB Commercial ING Commercial Judo Bank Commercial La Trobe Commercial Liberty Commercial	Macquarie Commercial Medfin Finance NAB Commercial Oak Capital Commercial ORDE Financial Pallas Capital	Pepper Money Commercial Prime Capital Qualitas Commercial RedZed Commercial Scottish Pacific Commercial St George Commercial	Suncorp Commercial/Business Westpac Commercial
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Asset Finance & Personal Loans

Affordable Car Loans Alex Bank [PL] Alex Bank [AF] AMMF Angle Finance ANZ Asset Finance Azora	Banjo Capital Finance CBA Asset Finance Dynamoney Early Pay Finance One Firstmac Car Loans	FlexiCommercial Judo Bank Asset Finance Latitude Motor Latitude Personal Loan Liberty Motor Finance Loans Today Medfin Asset Finance	Metro Finance MoneyMe Autopay MoneyMe Personal Loans MoneyPlace Morris NAB Asset Finance NOW Finance [PL]	NOW Finance [AF] Pepper Asset Finance Pepper Money Personal Loans Plenti Plenti Auto Finance Resimac Asset Finance Scottish Pacific Asset Finance	Shift Society One Westpac Equipment Finance WISR [PL] WISR [AF]
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This section provides details of the 6 most frequently used lenders by the licensee over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. National Australia Bank	16.95%
2. ANZ Australia	10.85%
3. People's Choice Credit Union	9.83%
4. BankWest	8.81%
5. Westpac	7.46%
6. NAB Commercial	6.78%

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

Our responsible lending obligations

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we make and any lease we enter with you is suitable to your needs and objectives. To decide this, we will need to ask you some questions in order to assess whether the loan or lease meets these requirements. The law requires us to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
- In order for us to discharge our obligation in assessing your application for credit assistance, it is important that we have all available, accurate, current and relevant information.
- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

- You could not pay or only pay with substantial hardship
- The credit will not meet your requirements and objectives

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Acting in your Best Interests

Best Interests Duty

When providing credit assistance, we are obliged to act in your best interests [Best Interests Duty]. This means that any products we recommend to you must be in your best interests, and the reasons for these recommendations will be documented, recorded, and explained and provided to you. In order to ensure your best interests have been met, we will assess what product[s] and what credit assistance will be in your best interests.

This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party.

Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees accord with usual business practice and not payable by you. We will disclose the nature and amount of these and you can obtain additional information about these commissions by asking us.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section 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 attempt to resolve it promptly. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. 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.

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.

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

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name **Elie Ayoub**

Address **2 Doncaster Road, Balwyn North VIC 3104 Australia**

Phone **0394867888**

Credit Representative Number

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised [refer section below]

Top 6 Lenders - Your Authorised Credit Representative:

Lending Institutions and Financiers	% of loan settled for the previous financial year
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- | | |
|---------------------------------|--------|
| 1. National Australia Bank | 13.71% |
| 2. BankWest | 11.43% |
| 3. People's Choice Credit Union | 10.86% |
| 4. ANZ Australia | 10.29% |
| 5. NAB Commercial | 8.57% |
| 6. Macquarie | 6.29% |

The number of lenders used in the last financial year is 27*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The PLAN Australia lenders I am accredited with.

Adelaide Bank	☒	Bank of Melbourne Commercial	☒	Early Pay (AF)	☐	Judo Bank Commercial	☒	Moula (PL)	☐	RedZed	☐
Affordable Car Loans	☐	Bank of Queensland	☒	Early Pay (SBL)	☐	Keystart Home Loans	☐	MyState	☒	RedZed Commercial	☐
Alex Bank (PL)	☐	Bank of Queensland Commercial	☒	Finance One (AF)	☐	La Trobe Commercial	☒	NAB Asset Finance	☐	Resimac	☒
Alex Bank (AF)	☐	Bank of Us	☐	Finance One (SBL)	☐	La Trobe Financial	☒	NAB Commercial	☒	Resimac Asset Finance	☐
Allianz	☐	Bank SA	☒	Firefighters Mutual Bank	☐	Latitude Motor	☐	National Australia Bank	☒	Scottish Pacific	☐
AMMF	☐	Bank SA Commercial	☒	FirstMac	☒	Latitude Personal Loan	☐	Newcastle Permanent	☐	Asset Finance	☐
AMP Australia	☒	BankWest	☒	Firstmac Car Loans	☐	Liberty	☒	NOW Finance (PL)	☐	Scottish Pacific Commercial	☐
Angle Finance	☒	Bendigo Bank	☐	FlexiCommercial	☐	Liberty Commercial	☒	NOW Finance (AF)	☐	Shift (SBL)	☐
ANZ Asset Finance	☐	Bendigo Bank Broker	☒	Go Beyond	☒	Liberty Motor Finance	☐	Oak Capital	☐	Shift (AF)	☐
ANZ Australia	☒	Better Choice	☒	Commercial	☒	Lifebroker Pty Ltd	☐	Oak Capital Commercial	☐	Society One	☐
ANZ Commercial	☒	Better Choice Home Loans	☒	Go Edge	☒	Loans Today	☐	ORDE Financial (R)	☒	St George	☒
Apollo	☒	Beyond Bank	☒	Go Flexi	☒	Lumi	☐	ORDE Financial (C)	☒	St George Commercial	☒
Aquamore	☐	Bizcap	☐	Go Flexi Commercial	☒	Macquarie	☒	P&N Bank	☐	Suncorp	☒
Arch Finance	☐	Bluestone	☒	Granite Commercial	☐	Macquarie Commercial	☒	Pallas Capital	☐	Suncorp Commercial/Business	☒
Assetline Capital	☐	Bridgit	☒	Granite Homeloans	☐	ME Bank	☒	Paramount	☐	Teachers Mutual Bank	☐
Assetline Commercial	☐	Brighten	☒	Great Southern Bank	☒	Medfin Asset Finance	☒	Mortgage Services	☒	uBank	☒
Aust. Life Insurance	☐	Capital Finance	☐	Health Professionals Bank	☐	Medfin Finance	☒	People's Choice	☒	UniBank	☐
Australian Financial	☐	CBA Asset Finance	☒	Heartland Bank	☐	Metro Finance	☐	Credit Union	☒	Victorian Mortgage Group	☒
Australian Military Bank	☐	Comminsure	☐	Hejaz	☐	MoneyMe Autopay	☐	Pepper Asset Finance	☐	Virgin Money Australia	☒
Auswide Bank	☒	Commonwealth Bank	☒	Heritage Bank	☒	MoneyMe Personal Loans	☐	Pepper Money Commercial	☒	Wave Money	☒
Azora	☐	Commonwealth Commercial	☒	HomeStart	☒	Mortgage Ezy	☐	Pepper Money Personal Loans	☐	Westpac	☒
Banjo (AF)	☐	Credit Union SA	☐	Household Capital	☒	Morris	☐	Plenti	☐	Westpac Commercial	☒
Banjo (SBL)	☐	Deposit Assure	☒	IMB Commercial	☐	Mortgage Mart	☐	Plenti Auto Finance	☐	Westpac Equipment Finance	☒
Bank Australia	☐	Deposit Power	☐	ING	☒			Prime Capital	☒	WISR (PL)	☐
Bank First	☒	Dynamoney (AF)	☐	ING Commercial	☒			Prospa	☒	WISR (AF)	☐
Bank of China	☐	Dynamoney (SBL)	☐	Judo Bank	☒			Qualitas Commercial	☐		
Bank of Melbourne	☒			Judo Bank Asset Finance	☐						

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.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.

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Email	john@invictusfinance.com.au
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Commercial

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Asset Finance & Personal Loans

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Lending Institutions and Financiers	% of loan settled for the previous financial year
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Our responsible lending obligations

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- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your financial situation
- Take reasonable steps to verify that financial situation
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- If you are unable for whatever reason to provide the information required to assess your personal and financial circumstances we may not be in a position to make a recommendation to you.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the credit is provided:

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For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Acting in your Best Interests

Best Interests Duty

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This recommendation will include information about why this is in your best interests and how it is aligned to your needs and objectives.

In the case of actual, potential, or perceived conflicts of interest, we will disclose these to you and prioritise your interests ahead of our own in all circumstances. This includes giving priority to your interests in situations where we know, or ought to reasonably know there is a conflict between the interests of you and the interest of ourselves or a third party.

Fees payable by you

As the licensee, we do not charge you for our services as we are paid commission by the financier. However, our credit representative may charge a fee and you may need to pay the financier's application fee, valuation fees, and other fees. We will communicate any fees when providing you with credit assistance.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for our customers. These are not fees payable by you. The percentage of the commission varies, however generally ranges between 0.60% and 0.75%. We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about this by asking us.

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Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should first notify your credit assistance provider. If the complaint can't be resolved then please contact our Internal Complaints Officer using the details in the Key Information section 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 attempt to resolve it promptly. In cases where your complaint will take longer than 30 days to resolve, we will notify you in writing.

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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.

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

Our credit representatives

We have appointed a number of credit representatives to provide services. Details of the credit representative you are dealing with are set out below.

Credit Representative's Full Name John Cassar

Address 2 Doncaster Road, Balwyn North VIC 3104

Phone 0394867888

Credit Representative Number

This section provides details of the 6 most frequently used lenders by your credit representative over the last financial year. This is not intended to be a comprehensive list, as there are other lenders on the current panel that may be utilised (refer section below)

Top 6 Lenders - Your Authorised Credit Representative:

Lending Institutions and Financiers	% of loan settled for the previous financial year
1. National Australia Bank	22.03%
2. Westpac	12.71%
3. ANZ Australia	11.86%
4. People's Choice Credit Union	8.47%
5. uBank	5.93%
6. Macquarie	5.08%

The number of lenders used in the last financial year is 24*.

The information above is generated based on a full financial year, so in some circumstances a full year's data may not be available. In these instances, the field will be blank or there will be limited information, however you can request further details from your broker.

The PLAN Australia lenders I am accredited with.

Adelaide Bank	☒	Bank of Melbourne Commercial	☒	Early Pay (AF)	☐	Judo Bank Commercial	☒	Moula (PL)	☐	RedZed	☒
Affordable Car Loans	☐	Bank of Queensland	☒	Early Pay (SBL)	☐	Keystart Home Loans	☐	MyState	☐	RedZed Commercial	☐
Alex Bank (PL)	☐	Bank of Queensland Commercial	☒	Finance One (AF)	☐	La Trobe Commercial	☒	NAB Asset Finance	☐	Resimac	☒
Alex Bank (AF)	☐	Bank of Us	☐	Finance One (SBL)	☐	La Trobe Financial	☒	NAB Commercial	☐	Resimac Asset Finance	☐
Allianz	☐	Bank SA	☒	Firefighters Mutual Bank	☐	Latitude Motor	☐	National Australia Bank	☒	Scottish Pacific	☐
AMMF	☐	Bank SA Commercial	☒	FirstMac	☒	Latitude Personal Loan	☐	Newcastle Permanent	☐	Scottish Pacific Commercial	☐
AMP Australia	☒	BankWest	☒	Firstmac Car Loans	☐	Liberty	☒	NOW Finance (PL)	☐	Shift (SBL)	☐
Angle Finance	☒	Bendigo Bank	☐	FlexiCommercial	☐	Liberty Commercial	☒	NOW Finance (AF)	☐	Shift (AF)	☐
ANZ Asset Finance	☐	Bendigo Bank Broker	☒	Go Beyond Commercial	☒	Liberty Motor Finance	☐	Oak Capital	☐	Society One	☐
ANZ Australia	☒	Better Choice Commercial	☐	Go Edge	☒	Lifebroker Pty Ltd	☐	Oak Capital Commercial	☐	St George	☒
ANZ Commercial	☒	Better Choice Home Loans	☐	Go Flexi Commercial	☒	Loans Today	☐	ORDE Financial (R)	☒	St George Commercial	☒
Apollo	☒	Beyond Bank	☒	Granite Commercial	☐	Lumi	☐	ORDE Financial (C)	☒	Suncorp	☒
Aquamore	☐	Bizcap	☐	Granite Homeloans	☐	Macquarie	☒	P&N Bank	☐	Suncorp Commercial/Business	☐
Arch Finance Commercial	☐	Bluestone	☒	Great Southern Bank	☒	Macquarie Commercial	☐	Pallas Capital	☐	Teachers Mutual Bank	☐
Assetline Capital	☐	Bridgit	☒	Health Professionals Bank	☐	ME Bank	☒	Paramount	☐	uBank	☒
Assetline Commercial	☐	Brighten	☒	Heartland Bank	☐	Medfin Asset Finance	☐	Mortgage Services	☐	UniBank	☐
Aust. Life Insurance	☐	Capital Finance	☐	Hejaz	☐	Medfin Finance	☐	People's Choice Credit Union	☒	Victorian Mortgage Group	☒
Australian Financial Bank	☒	CBA Asset Finance	☐	Heritage Bank	☐	Metro Finance	☐	Pepper Asset Finance	☐	Virgin Money Australia	☒
Australian Military Bank	☒	Commonwealth Bank	☒	HomeStart	☐	MoneyMe Autopay	☐	Pepper Money Commercial	☐	Wave Money	☒
Auswide Bank	☒	Commonwealth Commercial	☒	Household Capital	☐	MoneyMe Personal Loans	☐	Pepper Money Personal Loans	☐	Westpac	☒
Azora	☐	Credit Union SA	☐	IMB Commercial	☐	Mortgage Ezy	☐	Plenti	☐	Westpac Commercial	☒
Banjo (AF)	☐	Deposit Assure	☐	ING	☒	Morris	☐	Plenti Auto Finance	☐	Westpac Equipment Finance	☐
Banjo (SBL)	☐	Deposit Power	☐	ING Commercial	☐	Mortgage Mart	☐	Prime Capital	☐	WISR (PL)	☐
Bank Australia	☐	Dynamoney (AF)	☐	Judo Bank	☒			Prospa	☒	WISR (AF)	☐
Bank First	☒	Dynamoney (SBL)	☐	Judo Bank Asset Finance	☐			Qualitas Commercial	☐		
Bank of China	☐										
Bank of Melbourne	☒										

Commission received by us	Your credit representative may receive all or part of the commissions and fees referred to above directly or indirectly from the licensee. You can obtain information from them about a reasonable estimate of those commissions and how the commission is worked out.
Other benefits	Your credit representative must maintain a centralised register recording all forms of gifts, hospitality and other related remuneration. It is available to you upon request.
Tiered Services	Your credit representative may have access to tiered servicing arrangement with certain credit providers. A tiered servicing arrangement provides non-monetary benefits such as providing preferential service which can assist your credit representative in achieving better outcomes for you. Examples include faster reviews by lender credit analysts and/or application turnaround times. The list of any tiered servicing arrangements they have is available on request. Where your credit representative makes a recommendation to a lender with whom they have one of these arrangements, this will be disclosed to you.
Fees payable by you	Your credit representative may charge a fee for their services. More details about the fees payable by you will be set out in a Quote and Proposal document which they will give you before a finance application is lodged. You may obtain from them information about how these fees and charges are worked out and a reasonable estimate of those fees.
External Dispute Resolution Scheme Contact Details	Australian Financial Complaints Authority Online: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Mail: GPO Box 3, Melbourne Vic 3001
National Debt Helpline	If you're having difficulties managing your debts you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.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.