



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. Varun Goyal is an authorised Australian Credit Licence Holder 541023 of RG INVEST Pty Ltd ACN 642 752 903 trading as Trusted Financial Choice.

Key Information

Our full name:	Trusted Financial Choice
ACN:	642 752 903
Address:	12/195 Wellington Rd, Clayton, VIC 3168
Phone:	03 8522 2450
Email:	admin@tfchoice.com.au
Australian Credit Licence Number:	541023

Internal Complaints Officer Contact Details

Contact Name:	Varun Goyal
Address:	12/195 Wellington Rd, Clayton, VIC 3168
Email:	varun@tfchoice.com.au
Telephone:	0403 167 641

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

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 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 not unsuitable 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

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.

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.

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.



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. Varun Goyal is an authorised Australian Credit Licence Holder 541023 of RG INVEST Pty Ltd ACN 642 752 903 trading as Trusted Financial Choice.

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

We may charge a fee for our services. More details about the fees payable by you will be set out in a Quote which we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

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.

Any upfront commission that we receive from the lenders and lessors who provide finance for you as our customers is based on the loan amount drawn down by you less any loan funds deposited in your offset or redraw account. The lender may subsequently pay commissions on further funds that you draw down from the offset or redraw account.

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.

Non-monetary benefits

We do not accept entertainment or hospitality benefits above \$300 per person per event and any benefits we do receive are not based on loan volumes. We maintain a register of entertainment and hospitality benefits that we receive which are valued above \$100. You may, on request, ask to view this register.

Our external dispute resolution scheme

If we do not reach an agreement on your complaint, you may refer the complaint to our 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



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. Varun Goyal is an authorised Australian Credit Licence Holder 541023 of RG INVEST Pty Ltd ACN 642 752 903 trading as Trusted Financial Choice.

Director Details

Full Name: Varun Goyal

Address: 12/195 Wellington Rd, Clayton, VIC 3168

Phone: 0403 167 641

The listing as follows confirms the 6 most frequently used lenders by our employee / director. This is not intended to be a comprehensive list as there are other lenders that may be utilised depending upon the specifics of client circumstances.

Lending Institutions and Financiers		% of loan settled for the previous financial year
1.	National Australia Bank	41.67%
2.	Commonwealth Bank	28.33%
3.	ME Bank	8.33%
4.	ANZ Australia	5%
5.	Bank of Melbourne	3.33%
6.	Plenti	1.67%



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. Varun Goyal is an authorised Australian Credit Licence Holder 541023 of RG INVEST Pty Ltd ACN 642 752 903 trading as Trusted Financial Choice.

Our employee / director is accredited with.

1	Adelaide Bank	28	Commonwealth Commercial	55	Macquarie Commercial	82	Plenti
2	Adelaide Bank Commercial	29	Credit Union SA	56	Macquarie Leasing	83	Prospa
3	AMP Australia	30	Deposit Assure	57	ME Bank	84	Resimac
4	ANZ Asset Finance	31	Deposit Power	58	Medfin Asset Finance	85	Scottish Pacific Asset Finance
5	ANZ Australia	32	Firefighters Mutual Bank	59	Medfin Finance	86	Scottish Pacific Commercial
6	ANZ Commercial	33	FirstMac	60	Metro Finance	87	St George
7	Apollo	34	Firstmac Car Loans	61	Mortgage Mart	88	St George Commercial
8	Arch Finance Commercial	35	Granite	62	Moula (PL)	89	Suncorp
9	Australian Financial	36	Health Professionals Bank	63	MyState	90	Suncorp Commercial/Business
10	Auswide Bank	37	Heartland Seniors Finance	64	NAB Asset Finance	91	Teachers Mutual Bank
11	Bank First	38	Heritage Bank	65	NAB Commercial	92	Think Tank Commercial
12	Brighten	39	HomeStart	66	National Australia Bank	93	UniBank
13	Bank of Melbourne Commercial	40	IMB Commercial	67	Newcastle Permanent	94	UBank
14	Bank of Queensland	41	ING	68	Building Society (NPBS)	95	Victorian Mortgage Group
15	Bank of Queensland Commercial	42	ING Commercial	69	Oak Capital	96	WLTH
16	Bank SA	43	Judo Bank Asset Finance	70	Oak Capital Commercial	97	Westpac
17	Bank SA Commercial	44	Judo Bank Commercial	71	P&N Bank	98	Westpac Commercial
18	BankWest	45	Keystart Home Loans	72	People's Choice Credit Union	99	Westpac Equipment Finance
19	BankWest Commercial	46	La Trobe Financial	73	Pepper Asset Finance	100	WISR
20	Better Choice HomeLoans	47	Latitude Motor	74	Pepper Money		
21	Beyond Bank	48	Latitude Personal Loan	75	Pepper Money Commercial		
22	Bluestone	49	Latrobe Commercial	76	Pepper Money Personal Loans		
23	Businessloans.com.au	50	Liberty	77	PLANCustom		
24	Capital Finance	51	Liberty Commercial	78	PLANEEdge		
25	CBA Asset Finance	52	Liberty Motor Finance	79	PLANElevate		
26	Citibank	53	Loans Today	80	PLANExcel		
27	Commonwealth Bank	54	Macquarie	81	PLANLend		



**Trusted
Financial
Choice**

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. Varun Goyal is an authorised Australian Credit Licence Holder 541023 of RG INVEST Pty Ltd ACN 642 752 903 trading as Trusted Financial Choice.

Tiered Services

We 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 us 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 we make a recommendation to a lender with whom have one of these arrangements, this will be disclosed to you.

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.