EXCEL FUNDING GROUP PTY LTD

CREDIT GUIDE

Excel Funding Group Pty Ltd
ABN: 98 625 134 769
Australian Credit Licence: 533178

Effective Date: 28/9/2024

This Credit Guide provides important information about the credit services provided by Excel Funding Group Pty Ltd ("Excel Funding Group", "we", "us" or "our").

Excel Funding Group Pty Ltd is an Australian Credit Licence holder and operates as a mortgage manager providing lending solutions to eligible borrowers.

Our lending products are funded and supported through arrangements involving **Origin Mortgage Management Services (Origin MMS), a business of Columbus Capital Pty Limited (ColCap)**, together with the relevant lender, funder or trustee applicable to the relevant lending program.

This Credit Guide provides information about the credit services we may provide to you and our obligations under the **National Consumer Credit Protection Act 2009 (NCCP Act)**.

THE ASSESSMENT WE NEED TO DO BEFORE PROVIDING CREDIT ASSISTANCE

Under the NCCP Act, Excel Funding Group is required to ensure that credit assistance we provide in relation to regulated credit is not unsuitable for you.

To make this assessment, we are required to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify your financial situation.

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

- you could not repay the credit without substantial hardship; or
- the credit would not meet your requirements and objectives.

For example, where applicable, if you can only repay a loan by selling your principal place of residence, the loan may be presumed to cause substantial hardship unless the contrary is established.

For this reason, we may need to ask you for a significant amount of information and supporting documentation.

It is therefore important that the information you provide to us is complete, accurate and up to date.

OBTAINING A COPY OF THE CREDIT ASSESSMENT

Where required under the NCCP Act, you may request a copy of the credit assessment prepared in connection with your application.

If you enter into a credit contract or your credit limit is increased, we may be required to provide you with a copy of the credit assessment if you request it within the applicable statutory period.

Please contact us if you wish to obtain a copy of your credit assessment.

SERVICES WE PROVIDE

Excel Funding Group is a mortgage manager that provides a range of property lending products.

We specialise in property finance and may provide lending solutions including:

- residential property lending;
- SMSF residential property lending and
- SMSF commercial property lending

Our lending products are subject to our lending criteria, product terms, credit assessment requirements, valuation requirements and applicable funding arrangements.

Excel Funding Group manages the relationship with borrowers and administers the lending products within the authority provided under our agreements with the relevant program manager and funding parties.

RELATIONSHIP BETWEEN THE LENDER, PROGRAM MANAGER AND MORTGAGE MANAGER

Our lending program operates through a mortgage-management and funding structure involving Excel Funding Group and Origin MMS / Colcap

The parties to the lending structure may include:

Mortgage Manager:
Excel Funding Group Pty Ltd Australian Credit Licence 533178

Program Manager:
Columbus Capital Pty Limited (ColCap) trading as Origin Mortgage Management Services (Origin MMS) Australian Credit Licence 337303

Lender:
Perpetual Corporate Trust Limited ACN 000 341 533

Origin MMS / ColCap provides program-management and funding-related services in accordance with the applicable agreements supporting our lending program.

Excel Funding Group is responsible for managing the borrower relationship and performing the mortgage-management and credit-related functions applicable to our lending program.

The legal lender, owner of the loan receivable and/or trustee may differ depending on the particular product and funding structure.

The applicable loan documentation will identify the relevant parties to your particular loan and their respective roles.

FEES PAYABLE BY YOU

Excel Funding Group may charge fees for services provided to you.

Depending on the applicable product, fees may include:

- application or establishment fees;
- valuation fees;
- legal and documentation fees;
- settlement fees;
- account or loan management fees;
- discharge fees; and
- other fees and charges applicable to the relevant loan product.

The fees applicable to your loan will be disclosed to you in the relevant product terms, fee schedule, loan offer or other applicable documentation before you proceed.

MANAGEMENT FEES RECEIVED BY US

Excel Funding Group is not acting on your behalf, or as your representative, in relation to the loan. We manage the lending program under a written agreement with the relevant lender/program manager. The interest rate and maximum cost applicable to your loan are set and published by the relevant lender/funder, and Excel Funding Group is not able to increase that rate above the published rate.

Excel Funding Group may receive management fees or other remuneration from parties involved in funding or distributing our lending products.

This may include remuneration received from the relevant lender, funder, program manager or other parties involved in our lending arrangements.

These payments are generally not separately payable by you.

The nature and amount of any remuneration will depend on the relevant product and the applicable arrangements.

Where required by law, we will provide you with appropriate disclosure regarding management fees and other remuneration.

COMMISSIONS OR REFERRAL FEES PAYABLE BY US

Excel Funding Group may receive loan referrals from a broad range of sources, including mortgage brokers, financial advisers, accountants, lawyers, real estate agents and other professional or commercial referral partners.

Where permitted, we may pay referral fees, commissions or other remuneration to parties that refer customers or loan applications to us.

These payments are generally made in accordance with our commercial arrangements and applicable laws.

You may request information about the nature and amount of remuneration paid where disclosure is required by law.

BROKER AND INTERMEDIARY RELATIONSHIPS

Excel Funding Group may work with mortgage brokers and other finance professionals who introduce loan applications to us.

Where a broker or other intermediary is involved in your application, that intermediary may have separate disclosure obligations to you, including providing their own Credit Guide and information about any remuneration they may receive.

PRIVACY

Excel Funding Group collects, uses and discloses personal information in accordance with our Privacy Policy and applicable privacy laws.

Information provided by you may be disclosed to parties involved in assessing, approving, funding, settling and administering your loan.

These parties may include:

- Origin Mortgage Management Services;
- Columbus Capital Pty Limited;

- the relevant lender, funder or trustee;
- credit reporting bodies;
- valuers;
- mortgage insurers or other risk providers;
- solicitors and settlement agents;
- service providers; and
- other parties where permitted or required by law.

Please refer to our Privacy Policy for further information about how we collect, use and disclose your personal information.

WHAT IF YOU ARE NOT HAPPY WITH OUR SERVICES?

At Excel Funding Group, we are committed to providing a high standard of service and building strong and lasting relationships with our customers.

If you are dissatisfied with our service or have a concern regarding your loan or application, we encourage you to contact us as soon as possible.

We have an internal dispute resolution process designed to ensure complaints are considered fairly and resolved as quickly as reasonably possible.

You can contact us by:

Excel Funding Group Pty Ltd

Telephone: 02 9174 5356

Email: greaterlending@excelfundinggroup.com.au

Post: Level 3, 478 George Street, Sydney NSW 2000

When contacting us, please provide as much information as possible about your complaint so that we can investigate and respond appropriately.

We will acknowledge and deal with your complaint in accordance with our internal dispute resolution procedures and applicable regulatory requirements.

TAKING IT FURTHER

We hope that you will be satisfied with the way we deal with your complaint.

However, if your complaint remains unresolved, or you are not satisfied with our response, you may be entitled to have your complaint considered by the **Australian Financial Complaints Authority (AFCA)**, subject to AFCA's jurisdiction and eligibility requirements.

Australian Financial Complaints Authority

Telephone: 1800 931 678

Website: www.afca.org.au

Post:
Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001

AFCA is an independent external dispute resolution scheme.

You can obtain further information about our dispute resolution procedures and our Privacy Policy from Excel Funding Group on request.

CONTACT

Excel Funding Group Pty Ltd

Australian Credit Licence: 533178

ABN: 98 625 134 769

Address: Level 3, 478 George Street, Sydney NSW 2000

Telephone: 02 9174 5356

Email: info@excelfundinggroup.com.au

Website: excelfundinggroup.com.au

IMPORTANT INFORMATION

This Credit Guide should be read together with the applicable loan application, product terms, loan offer, fee schedule, Privacy Policy and other relevant disclosure documents provided to you.

All lending is subject to Excel Funding Group's lending criteria and the applicable terms of the relevant lending and funding program.

The involvement of Origin Mortgage Management Services/Colcap does not necessarily mean that Origin MMS/Colcap is the legal lender for every loan. The relevant loan and funding documentation will identify the applicable lender, funder, trustee and other parties involved in the particular transaction.