

Wilson HTM Ltd Credit Guide

Effective from 1 August 2011

ABN 68 010 529 665 AFSL and ACL Number 238375

Wilson HTM Ltd provides in this Credit Guide information relevant to any credit assistance it provides.

1. Our service commitment

At Wilson HTM Ltd we are committed to providing our customers with innovative financial solutions (which may involve credit assistance) and the best customer service experience.

2. Credit representatives

As required by law, Wilson HTM Ltd accepts responsibility for all credit activities related to Wilson HTM Ltd's business in which its credit representatives engage.

3. Credit Assistance

(a) Credit Products

If you are thinking of applying for particular credit products to achieve certain objectives or requirements, Wilson HTM Ltd may be able to suggest a particular credit contract to you or even assist you in making an application.

(b) Inquiries, verification and assessments

Prior to suggesting or assisting with the application for a particular credit product (or an application to increase the facility limit) Wilson HTM Ltd is required by law to undertake certain inquiries, take steps to verify information and make a preliminary assessment as to whether the credit product (or the credit facility limit increase) is unsuitable for you. Copies of assessments as to unsuitability made in relation to obtaining a particular credit product (and applications to increase a credit facility limit) can be obtained from Wilson HTM Ltd.

Wilson HTM Ltd is prohibited from suggesting or assisting consumers with the application for a particular credit product (or an application to increase the facility limit) where the product (or increase) is assessed as unsuitable.

(c) Fees and Commissions payable to Wilson HTM Ltd by the consumer

Wilson HTM Ltd does not impose any fees or charges on consumers in relation to the activities it undertakes which may constitute credit assistance. Wilson HTM Ltd may charge a fee for its financial planning services, however, no additional fee or separate fee is imposed in relation to any credit assistance which may be given incidental to the provision of financial advice.

(d) Commissions payable to Wilson HTM Ltd by a credit provider

Wilson HTM Ltd has referral arrangements with credit providers and mortgage brokers. Wilson HTM Ltd may receive up to 50 % of the introduction fee or application fee and may receive an ongoing trail commission as calculated by the credit provider from time to time. Full details of the commission will be advised at the time advice is given to you in relation to credit assistance.

Credit providers

MLC Mortgage Solutions

Wilson HTM Ltd has a referral arrangement with MLC Mortgage Solutions, a mortgage broker which refers clients of Wilson HTM Ltd to a panel of more than 15 lenders. MLC Mortgage Solutions is a business name of GWM Adviser Services Limited (ABN 96 002 071 749), a subsidiary of National Australia Bank Limited (ABN 12 004 044 937). Wilson HTM Ltd receives an indirect commission through its referral arrangement with MLC Mortgage Solutions. The

How can you contact us?

You can contact us by:

- > calling our General Enquiries hotline on 1300 655 015
- > visiting our website at www.wilsonhtm.com.au
- > e-mailing us via the "contact us" page on our website
- > visiting your local Wilson HTM Ltd office



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initial commission payable to Wilson HTM Ltd is 50% of the lender's initial commission received by MLC Mortgage Solutions to a maximum fee of 0.33% of the lending product amount (inclusive of GST).

The trail commission paid to Wilson HTM Ltd will be the amount of trail MLC Mortgage Solutions receives from the lender, less 0.05% (inclusive of GST).

Niche Lending Pty Ltd

Wilson HTM Ltd has a referral arrangement with Niche Lending Pty Ltd (ABN 96 100 372 987), a mortgage broker which refers clients of Wilson HTM Ltd to a panel of more than 15 lenders. Wilson HTM Ltd receives an indirect commission through its referral arrangement with Niche Lending Pty Ltd. The commission payable to Wilson HTM Ltd is 35% of any upfront commission received by Niche Lending Pty Ltd from the lender.

4. If you have a problem or dispute

(a) How to contact us on a problem or dispute

Wilson HTM Ltd has a complaints handling facility to address any issues you may have regarding the actions of your adviser or Wilson HTM Ltd. If at any time our service does not meet your expectations we would like you to let us know. If you have a complaint about the service provided you should take the following steps:

Contact your adviser to make them aware of the complaint

If your complaint is not satisfactorily resolved please put your claim in writing addressed to:

Dispute Resolution Officer
Wilson HTM Ltd
GPO Box 240
Brisbane, QLD 4001.

The Dispute Resolution Officer will then endeavour to resolve the situation to the satisfaction of all parties. If you are still not satisfied with the outcome of any complaint resolution, you may refer the complaint to the external complaint resolution scheme, the Financial Ombudsman Service:

In writing: CEO, FOS
GPO Box 3
Melbourne VIC 3001

By fax: 03 9613 6399
By phone: 1300 78 08 08
By email: info@fos.org.au

(b) Timeline for complaints handling

Wilson HTM Ltd will send a written acknowledgement within 7 days of receipt of the complaint and the complaint will be addressed within 30 days of receipt – 90 days if you agree.

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