

CREDIT ASSISTANT / BROKER'S CREDIT GUIDE

As an intending borrower, we provide you with the following Credit Guide, which must be provided to you in writing, in accordance with Section 113 of the National Consumer Credit Protection Act 2009.

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| Date of issue: | CURRENT AS OF 1 ST OCTOBER 2011 | | |
| Licensee's name (being a credit assistance provider or broker): | SUNSHINE BROKERS | | |
| Licensee's contact details: | PH: 1300 557 003 EMAIL: money@sunshinebrokers.com.au | | |
| Australian Credit Licence Number: | 391183 | | |
| Details of fees payable to us, as a broker providing you with credit assistance: | | | |
| How such fees are calculated: | \$45 (inc GST) per \$100 of the net amount, refinance amount & the Ascertainable Fees. | | |
| Name/s of credit provider/s: | SUNSHINE LOAN CENTRES PTY LTD | | |
| Commissions likely to be received from the credit provider by: (a) the credit assistance provider (licensee), and/or (b) an employee, and/or (c) director, and/or (d) credit representative of the licensee, in relation to the credit contract with which the credit assistance provider has assisted: | (a) | NIL | |
| | (b) | NIL | |
| | (c) | NIL | |
| | (d) | NIL | |
| Reasonable estimate of those commissions: (a) the credit assistance provider (licensee), and/or (b) an employee, and/or (c) director, and/or (d) credit representative of the licensee. | (a) | NOT APPLICABLE | |
| | (b) | NOT APPLICABLE | |
| | (c) | NOT APPLICABLE | |
| | (d) | NOT APPLICABLE | |
| Method of calculation: (a) the credit assistance provider (licensee), and/or (b) an employee, and/or (c) director, and/or (d) credit representative of the licensee. | (a) | NOT APPLICABLE | |
| | (b) | NOT APPLICABLE | |
| | (c) | NOT APPLICABLE | |
| | (d) | NOT APPLICABLE | |
| Commissions likely to be <u>received from</u> a third party for the introduction of credit business: | NIL | | |
| A reasonable estimate of these commissions: | NIL | | |
| Method of calculation of these commissions: | NOT APPLICABLE | | |
| Commissions likely to be <u>paid to</u> a third party for the introduction of credit business: | NIL | | |
| A reasonable estimate of these commissions: | NIL | | |
| Method of calculation of these commissions: | NOT APPLICABLE | | |
| Is a commission likely to be paid to a referrer? | | No | |
| If yes, the class of person to whom such commission may be paid is: | NOT APPLICABLE | | |
| If yes, does the consumer require a reasonable estimate of the amount of commission and how it is calculated. | | No | |
| If yes, the reasonable estimate of the amount is: | NIL | | |
| If yes, the method of calculation is: | NOT APPLICABLE | | |
| Is there a volume bonus arrangement in place? | | No | |
| If yes, the name of the person who pays this volume bonus: | NOT APPLICABLE | | |
| If yes, the name of the person to whom this volume bonus is paid: | NOT APPLICABLE | | |

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| Internal dispute resolution procedure: IDR Manager: DANIEL SIMMONS Phone:1300 557 003, Fax: 07 55706322, Email: money@sunshinebrokers.com.au | |
| External Dispute Resolution (EDR) Scheme membership details: | Credit Ombudsman Service Limited (COSL), Ph: 02 9273-8400, or go to www.cosl.com.au . |