

Credit guide

ZEUS

This Credit Guide gives you the essentials on how Zeus loans work. It's required under the National Consumer Credit Protection Act 2009 (NCCP Act), which regulates lending in Australia. In short: the law says we've got to play it straight (as we always would) and make sure the loan fits you and your situation.

This document is the Credit Guide of Origin Mortgage Management Services, a trading name of Columbus Capital Pty Ltd ACN 119 531 252 Australian Credit Licence 337 303 (('Origin'/'us'/'we') at Level 12, 77 Castlereagh Street, Sydney NSW 2000. Perpetual Corporate Trust Limited ACN 000 341 533 Australian Credit Licence 392673 at Level 12, 123 Pitt Street, Sydney NSW 2000 is the corporate Trustee for Columbus Capital Pty Limited.

This document provides information about the loans provided by us. We are licensed to provide loans and leases, and conduct servicing activities under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

We may need information from you

Before Zeus strikes, the law says we've got to make sure the loan is right for you. That means we'll ask you questions — not to slow you down, but to be certain the credit won't cause hardship and will meet your needs. The more accurate you are, the faster and smoother things go.

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries 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 could 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 to 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 you enter into a loan or lease contract or the credit limit is increased.

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.

Services we provide

We market Zeus loans, under licence to Origin Mortgage Management Services. The lender of record (i.e. the name which will appear on your credit contract and your mortgages) is Perpetual Corporate Trust Limited ACN 000 341 533.

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Zeus Credit provided by Origin Mortgage Management Services, a trading name of Columbus Capital Pty Limited
ACN 119 531 252 Australian Credit Licence 337 303
Address: PO Box 1244, Sydney South NSW 1235 Telephone: 1300 380 549
Email: help@zeus.lmglending.com.au

Fees payable by you

Sometimes we charge fees for our services. If that happens:

- we'll give you a Quote upfront, before you apply
- usually, the fee can be deducted from loan proceeds
- you can ask us how fees are calculated at any time

Commissions received by us

We may receive management fees (a type of commission) from lenders and lessors who fund our products. These are not fees you pay. Want to know more? You can ask us for an estimate of these commissions and how they're worked out.

Commissions we might pay

We sometimes pay small referral fees to brokers, accountants, lawyers, or others for introducing you to us. These are standard industry practice, not fees you pay. Again, you can ask us for details or an estimate.

If something's not right

We aim to get it right, every time. But if you've got a complaint, here's how to reach us:

Complaints Officer

- **Phone:** 1300 767 023
- **Email:** complaints@colcap.com.au
- **Mail:** ColCap Financial Group, PO Box 1244, Sydney South NSW 1235

Or simply tell any Zeus team member, and we'll connect you with the right person. We'll work to resolve your concern quickly and fairly, no runarounds, no unnecessary delays.

External help (AFCA)

If we can't resolve it together, you can go to AFCA (Australian Financial Complaints Authority):

- Call 1800 931 678
- Visit afca.org.au
- Mail: GPO Box 3, Melbourne VIC 3001

AFCA is free, independent, and set up to help customers get fair outcomes.