

CREDIT GUIDE

T 1800 00 6263
E info@mcmf.com.au
W mcmf.com.au
P GPO Box 408 Hobart TAS 7001

HOBART
10 Victoria Street
Hobart TAS 7000

LAUNCESTON
85b George Street
Launceston TAS 7250

DEVONPORT
2/64 Best Street
Devonport TAS 7310

A state of opportunity.



Murdoch Clarke Mortgage Fund ARSN 093 255 559
Responsible Entity: Murdoch Clarke Mortgage
Management Limited ABN 84 115 958 560
Australian Financial Services Licence Number 296758
Australian Credit Licence Number 296758

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Murdoch Clarke Mortgage Management Limited ACN 115 958 560 (MCMM) as Responsible Entity of the Murdoch Clarke Mortgage Fund ARSN 093 255 559 (“us” or “we”) has an Australian Credit Licence (ACL) authorising us to provide credit.

This Credit Guide provides you with an understanding of what to expect from us when we provide credit to you. This Guide includes information about some of our obligations under the National Consumer Credit Protection Act 2009 (the National Credit Act).

BORROWING MONEY FROM US

Under the National Credit Act we are prohibited from providing you with credit under a credit contract if the contract will be unsuitable for you.

A credit contract, or credit limit increase is unsuitable for you if at the time the contract is entered or limit increased it is likely that:

- you will be unable to comply with your financial obligations under the contract, or can only comply with substantial hardship at that time; or
- the contract or increase does not meet your requirements and objectives at that time.

OUR OBLIGATION TO MAKE A CREDIT ASSESSMENT

Before providing you with credit, we must make a preliminary assessment as to whether the contract or increase in limit will be unsuitable for you. In order to make this assessment we must:

- make reasonable enquiries about your requirements and objectives in relation to the credit contract; and
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify your financial situation.

Obtaining this information helps us to get a reasonable understanding of your need for credit as well as your ability to meet all the repayments, fees and charges associated with the proposed credit contract.

The extent of the enquiries we undertake will depend on your circumstances.

YOUR RIGHT TO RECEIVE A COPY OF THE CREDIT ASSESSMENT

You have the right to request a copy of our assessment of your suitability.

You may request a copy of the credit assessment up to seven years after the day on which the credit contract is entered or the credit limit is increased.

Note – you are only entitled to receive a copy of your assessment if your loan is approved or credit limit increased.

You have other rights to access personal information we collect about you under the provisions of the Privacy Act 1988 (Cth). Please refer to our Privacy Statement and Consent which is available at our offices at 10 Victoria Street, Hobart, or by calling 03 6235 9311 or by email info@mcmf.com.au.

MORE INFORMATION ON BORROWING FROM US

For general information about borrowing (including interest rates and fees and different loan options) go to our website at www.mcmf.com.au.

OUR COMPLAINT HANDLING PROCEDURES

If you have a complaint or concern you should first contact us on 6235 9311 or call into our offices. In most situations we will be able to resolve the matter at that time.

Written complaints can be forwarded to:

**Director-Statutory Compliance
Murdoch Clarke Mortgage Management Limited
10 Victoria Street
HOBART TASMANIA 7000**

If you wish to make a complaint by email then please mark your email to the attention of the Director-Statutory Compliance, Murdoch Clarke Mortgage Management Limited and send it to info@mcmf.com.au

Should you remain unhappy with our final decision, MCMM is a member of Australian Financial Complaints Authority Limited (AFCA), an external dispute resolution scheme approved by the Australian Securities and Investments Commission. AFCA is an independent organisation offering free and accessible dispute resolution services to financial services consumers across Australia.

AFCA may try to resolve a dispute by conciliation or it may investigate a dispute and issue a written decision which is binding on us. This service is available at no cost to you.

Our external dispute resolution scheme cannot deal with your dispute unless you have attempted to resolve the problem with us first.

Australian Financial Complaints Authority Limited can be contacted by:

Post: GPO Box 3 Melbourne Vic 3001
Toll Free: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

UPDATING THIS CREDIT GUIDE

All details are current as at the date of this Credit Guide. We will publish minor changes on our website. We will update the Credit Guide if there are any material changes adverse to borrowers.