



Consumer Disclosure Document

Important: Please note Shape Home Loans is not the provider of the loan/contract and as such does not hold the right to approve or decline your loan, the decision and outcome of your loan will be replied upon the end decision of the chosen bank/lender. A formal loan agreement with the lender will be supplied upon formal loan approval. If you enter into a contract without the banks written full written approval or provide the bank or us with misleading information you will run the risk and consequences of sustaining a financial lost. **So always seek independent financial and legal advice before entering into any contracts or agreements.**

The Consumer Disclosure Document has been designed to provide you the consumer with all the necessary details that you need to be aware of, when dealing with a Shape Home Loan's Mortgage Broker.

Our details - Shape Loans PTY LTD.

Head office: Ground Floor, GB03/ 22-36 Mountain Street Ultimo NSW 2007

Phone: 1300 74 5626 **Fax:** 02 8212 8909

ABN: 57 142 142 407 **Australian Credit License (ASIC):** 390573 **MFAA Member:** 58602

AFCA Member: 45285 **Insured:** QBE Insurance

Our Promise

- Provide you with relevant information to assist you in selecting a loan that best meets your requirements.
- Provide you with a detailed explanation of all features and costs associated with your chosen loan.
- Provide you an indication as to what your repayments will be for your chosen loan.
- Complete the appropriate lending institutions application paperwork with details provided by you. Collect all necessary support documents.
- Package your loan application and support documents in to a Professional submission, which will ensure the quickest possible answer for your loan application.
- Communicate with your lender and keep you informed of the progress of your application.
- Maintain contact with you after your loan has settled and provide you with any assistance as required.

Disclosure

Shape Home Loans is a specialised mortgage broking firm and does not offer its own products.

To provide our services to you, Shape Home Loans has commercial arrangements with the lenders as specified in Attachment A, commonly known as our Panel Lenders. Subject to meeting their credit criteria, we can arrange credit for you from those lenders. These lenders do not necessarily represent all the lenders who offer credit of the nature that you seek.

The financial benefit that Shape Home Loans will receive will be in the form of an upfront payment between 0.40% and 1.70% of the amount borrowed by you and an ongoing payment of between 0.25% and 1.00% per annum of the balance owing by you from time to time. These percentages may include GST. A complete list of Shape Home Loans lending panel and commission payments is provided on page 3.

After providing you details of your chosen loan and prior to you entering a credit contract, we will disclose to you:



- The amount of financial benefit or any other benefit that Shape Home Loans will receive from the lender.
- The amount of financial benefit or any other benefit that anybody else will receive which could be reasonably be expected to influence our recommendation
- Any interest or relationship we have that could reasonably be expected to influence our recommendation

Frequently asked questions

1. What's the role of a Shape home loans mortgage broker?

- ✓ **We listen** – and we recommend a solution and product that fits your requirements and financial needs now and into the future. We work with multiple lenders, increasing your chances of obtaining a loan with the best possible terms for your situation.

For example, we can find lenders who offer loans to borrowers who have limited funds for deposits or who have reached their serviceability limits.

- ✓ **We are Researchers** – We have over 45 lenders on our panel that we deal with on a regular basis. Each lender has different borrowing capacity, set up cost and policies..
- ✓ **We are organized** - We will organise your loan from start to finish. We will work as a team and communicate on a regular basis with, the lender, your lawyers, the lender's lawyers, real estate agent, the bank's valuer, your accountant and most importantly- YOU

2. Do you charge any service/brokerage fee for home and investment loans?

No, we don't charge any fees 99% of the time for arranging residential home or investment loans as lenders pay us set commissions for introducing your business to them. We do on occasion deal with private lenders or whole sale funders who may not pay commissions. In this case we would negotiate a fee for service with you before engaging in our service.

Any fee that we negotiate with you (remembering that for the vast majority of our clients no fees will be payable) will be disclosed to you in writing to you before your loan is submitted to a lender and before engaging in our service.

Most importantly any fee's we receive from the lender, does **NOT** affect your rate, set up fee or loan at all! Your not disadvantage in any way by setting up your loan with a broker.

3. How can a Mortgage Broker not charge for their services?

Mortgage brokers give banks and non bank Lenders additional visibility in the home loan marketplace. For example, as you know, banks carry out their own advertising campaigns, but mortgage brokers also help to promote these Lenders by having them on their panel of preferred Lenders. After you jointly decide with the broker which Lender has the best loan for your particular needs, and the business is placed with that Lender - then the Lender pays the broker a fee for the business introduction. So in effect, the Lender pays the broker - not you! The good news is that you get the services of a professional Shape Home loans broker helping you solve the mortgage puzzle and the fee he or she earns from the Lender, is not paid by you and does not impact on the interest rate or set up cost you pay on your home loan.

4. Don't you just recommend the lender who pays you the most commission?

No. as the difference between the lenders' commission is very small. We are much more interested in making sure you are happy with the loan product chosen so that you would refer your family and friends to us.

5. Which lenders are you accredited with?

We have entered into arrangements with over 47 lenders as listed in 'attachment A and B'. Subject to meeting the lender's credit criteria, we are able to obtain credit for you from these lenders. These lenders do not necessarily represent all the lenders who offer credit of the nature you seek.

ATTACHMENT A

List of our Top 15 Residential lenders we have recommended and gotten loan approved in the last 12 months (up to August 2024)- Updated each Quarter.

Top 15 Lenders we have used in the last 12 months (In order of Volume)

Average volume % of loans approved and settled in the last 12 month	Lenders	Average upfront commission
10%	St George Bank	0.65%
8%	Macquarie Bank	0.65%
6%	Westpac	0.65%
6%	ANZ	0.66%
5%	CBA	0.65%
5%	Ma money	0.75%
5%	Pepper Money	0.72%
4%	NAB	0.70%
4%	Bankwest	0.66%
3%	Liberty Financial	0.75%
3%	Brighten Home loan	0.77%
2%	Bank of Queensland	0.72%
2%	AMP Bank	0.60%
2%	Heritage bank	0.65%
2%	Resimac	0.65%
1%	Ubank	0.65%
1%	ING Bank	0.65%
31%	Others... (+30 lenders) ** Over >45 lenders in total	0.65% - 0.79%
100%		

ATTACHMENT B

List of all our accredited lenders:

Residential Lenders	Commercial, Vehicle, Equipment and Private lenders
Adelaide and Bendigo Bank	Adelaide and Bendigo Bank
AMP	AAA Private Bank
ANZ	ANZ
Auswide Bank	Auswide Bank
Australian Unity	Australian Unity Commercial
AFM (Australia First Mortgage)	BC Invest
Bankwest	Bank of China
Brighten home loans	Brighten home loans
BC Invest	CBA
Bank of China	Connective Equipment and plant loans
Better Mortgage Management	Capital Finance
Bank of Queensland	First Mac
Citibank	GE Money
Collin Home loans	IDEN group
CBA	IMB Building society
Connective Home Loans	ING Commercial
Circle credit union	ING Equipment
Deposit Power	La Trobe
First Mac	Liberty Financial
Gateway credit union	Ma Money
Heritage Building Society	Macquarie Bank
Homeloans LTD (Resimac)	NAB
Health Professional Bank	Redzed
ING	Paramount Mortgage Services
La Trobe	Pepper Home Loans
Liberty Financial	St George Bank
Macquarie Bank	Suncorp Bank

Me Bank	The Rock Building Society
Ma money	Viking Commercial
NAB	Westpac
Newcastle Permanent Building Society	Valiant Finance
Paramount Mortgage Services	
Pepper Home Loans	
Perpetual Mortgages	
PFG WA mortgages	
Police & Nurses Mutual Banking	
Redzed	
Rams Home loan	
St George Bank	
Suncorp Bank	
The Rock Building Society	
Teachers Credit union	
Westpac	
Uni Bank	

Acknowledgment of Risk Insurance

Insurance can be an effective way of minimizing the financial impact of death or disability on you, your family and your business. If you do not have adequate risk protection in place:

- You may not be able to meet the repayments on your loan; or
- Your savings may not be sufficient to meet your obligations.

We suggest you seek independent advice on your insurance needs and to make sure you don't over comment yourself financially.

How we treat your information and data

Protecting Your Privacy

Shape Home Loans understands how important it is to protect your personal information. The information within this document sets out our commitment to respect your personal information.

This policy ensures your right to privacy, as we recognise that any personal information that you provide will only be used for the purposes indicated in our policy. It is of paramount importance to us that you are confident that any personal information provided will be treated with appropriate respect ensuring protection of your privacy.

We are committed to abide by the National Privacy principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.



Shape Home Loans Shape Home Loans offers financial products and services within the mortgage industry. We obtain information in respect of loan applications. We act as an intermediary between lenders and potential clients in order to source suitable loans products to consumers. We may also market other products.

Personal Information

When we refer to personal information, we mean information from which your identity is apparent. This information may include information or an opinion about you, from which your identity can reasonably be ascertained.

Why we collect this information

We collect information from our clients or from other sources in order to conduct our business.

In order to provide you with our services, we may disclose your information with other organisations that provide products or services marketed by us. The organizations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, values, lenders mortgage insurance, surveyors, accountants, credit reporting agencies, and lawyers. We may also disclose your personal information to any other organization that may have or is considering having an interest in your loan, or in our business.

Collection of Information

Where practical we will collect your I information directly from you.

Who will we disclose your information to?

We will inform you, at or before the time of collecting your information, the types of organizations that we intend to disclose your information to, prior to disclose any of your information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) The organization has a commitment to protecting your information at least equal to our commitment; and
- (b) You have consented to us doing so.

We may be required or instructed to disclose your information. Circumstances in which we may disclose your information would be to a Court or Tribunal in response to request or in response to a request or in response to a subpoena or to the Australian Taxation Office.

Direct Marketing

We may use your information to provide you with information about products or special offers you may find of interest, changes to our business, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our office. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your Information

It is crucial to our relationship that the information we hold about you is accurate and up to date. During our relationship with you, we will ask you to inform us if any of your information has changed.

You may change the information held by us by contacting us. Generally, we rely on you to inform us if the information we hold is inaccurate or incomplete.

Access to your Information

We provide you with access to your information that we hold. You can request access to any of the information we hold about you at any time.

To access your information, you can use the contact details specified above. We may charge a fee for our costs in retrieving and supplying the information to you.



Denied access to your Information

Situations may occur where we are not required to provide you with access to your information. For example, such a situation would be information relating to an existing or anticipated legal proceeding with you, or if your request is vexatious. An explanation will be provided to you, if we deny you access to your information.

Identifying You

It will be necessary for us to identify you in order to successfully do business with you, however, where, it is lawful and practicable to do so, we will offer you the opportunity of doing business with us, without providing us with information. Such a situation would be where you make general inquiries about interest rates or current promotional offers.

Where sensitive information is collected, stored, used or transferred about you, we will only use this information if you have consented or in the exercise of a legal claim. Sensitive information may include memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

Security of Information

We take reasonable measures to protect your information by storing it in a secure environment, and when the information is no longer required for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

We also take reasonable measures to protect any personal information from misuse, loss and unauthorized access, modification or disclosure.

Further Information

You can request further information about how we manage your information by contacting us

Maintaining our Privacy Policy

We continually review our policies and endeavor to keep up to date with market expectations and the various laws governing the use of your information. As a consequence, we may change our policy from time to time as the need arises. This policy came into existence in October 2003

Disputes Resolution Process

Initial Point of Contact

If you wish to lodge a complaint, please contact the complaints contact person detailed below. If the complaint is directed to the contact person below, you can refer your matter to an external dispute organisation- free of charge

Internal Complaints Contact:

Michael Chan
Shape Home loans
3/22 Mountain Street Ultimo NSW 2007
T – 1300 74 5626
F – 02 8212 8909
M – 04055 36088
E – Michael@shapehomeloans.com.au

External Complaints:

Australian Financial Complaints Authority (AFCA) - www.afca.org.au

AFCA's contact details are as follows:

**Mail**

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Online

www.afca.org.au

Email

info@afca.org.au

Phone

1800 931 678

Handling Complaints

We ensure that all will provide the contact's name, title and telephone number of the Complaints Contact Person and the external dispute organisation details.

Investigating your complaint

Any person who is involved in the subject matter of the complaint will not investigate your complaint. The Complaints Contact Person has the authority to access any and all documents and records of information (including computer systems) as may be necessary to properly investigate your complaint. If the complaints contact person is the subject of the complaint, then the matter will be referred to AFCA. Our membership number for the Australian Financial Complaints Authority (ACFA) is 45285

Timeliness

We will provide a written acknowledgement of receipt of your complaint promptly, unless your complaint is otherwise resolved in the meantime. Shape Home Loans will provide a substantive response to your complaint as soon as possible, but within ten (10) working days after receipt of it.

If we cannot respond to your complaint within ten (10) working days, we will inform you of the reasons for the delay and of your rights to refer the complaint to an independent body.

We will have substantially responded to your complaint if we:

- (a) Accepts the complaint and, if appropriate, offer redress; or
- (b) Offer redress without accepting the complaint; or
- (c) Rejects the complaint.

Written response to consumer

We will give a written response to your complaint, which will include reasons for reaching a particular decision on the complaint that adequately address the issues that were raised in your complaint. Where practicable, our response will refer to applicable provisions in legislation, Codes, Standards or Procedures.

Remedies

Where we accepts your complaint and we are of the view that it is appropriate to offer redress to you, that redress may be non-financial as well as, or instead of, financial. If we consider a financial remedy is appropriate then we will give you compensation for any direct loss that you have suffered.

When we are determining the appropriate remedy to be given to you and the extent of loss or damage suffered by you, consider relevant legal principles, the MFAA Code of Practice and other relevant codes of conduct, concepts of fairness and relevant industry best practice.

Publicity Dispute Resolution Procedures



We will include in the initial correspondence to a client, the identity of our Complaints Contact Person and provide their direct telephone contact number. We will provide details on its web site of the name and contact telephone numbers of the Complaints Contact Person, as well as detailed copies of the entire Dispute Resolution Procedure.

Data Collection

We will keep such data concerning the client’s complaint in such form and manner as we think fit, the type of data that we may keep will include:

- Type of complainant;
- Subject of complaint;
- Outcome of complaint;
- Timeliness of response;

In order that we can identify any systematically recurring problems, we will so far as practicable and relevant, classify complaints according to the particular provision of the MFAA Code of Practice alleged by the consumer to have been breached. Subject to legal constraints including constraints as to defamation and privacy, we will make available data collected in respect of consumer complaints to the Australian Securities and Investments Commission.

In addition, Shape Home Loans, as full member of the Mortgage Industry of Australia may need to make available data collected to the National Council of MFAA

Review

We will review its Internal Dispute Resolution Procedures every Two (2) years to ensure that its complaints systems are operating effectively.

Additional Contact Points

In addition to Shape Home Loans internal dispute resolution process the client may contact either of the following external parties for assistance with the complaint.

Mortgage & Finance Association of Australia

Po Box 604 Neutral Bay NSW 2089	T - 1300554817	F – 02 99672896	national@mfaa.com.au
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External Complaints:

Australian Financial Complaints Authority (AFCA) - www.afca.org.au