Welcome.

Our journey starts here.

Ben Harris

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In Financial Services
Suite 2, Level 1, 14 Bulwer Street
Maitland, NSW, 2320

Australian Credit Licence 494107

We are here to help

We offer choice

As a mortgage broker, we offer choice, experience and have an obligation to act in your best interests when providing credit assistance. It's why we are focused on understanding your goals and circumstances, so that we can find the right loan solution for you.

We offer convenience

With an understanding of what matters to you and what you are looking for, we can research home loan options on your behalf, saving you time and effort.

We help to progress your application

We're here to prepare and help progress your loan application, and work with our lender network to help secure your loan.

Please note AFG and your mortgage broker does not provide tax, legal or accounting advice. Any information contained in this document is of a general nature only and does not take into account the objectives, financial situation or need of any particular person and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Therefore, before making any decision, you should consider the appropriateness of the information with regard to those matters and consult your own tax, legal and accounting advisors before engaging in or considering the appropriateness of any transaction.

How we'll work together.

1

Getting to know you

To kickstart your loan application, you'll need to provide some information about your goals and circumstances.

2

Let's meet

We'll catch up with you to understand what matters to you and what you are looking for in a loan.

3

Let us do the work

With an understanding of your requirements and objectives, we will review suitable options to find the right loan for you.

4

Presenting your loan options

We'll present you with a credit proposal with tailored loan solutions and recommendations with your goals and circumstances in mind.

5

Managing your application

Once you have decided to proceed with an application for a loan, you can leave it to us to lodge and manage your application

6

Loan approval

We're nearly there! We will monitor your application and let you know if your loan is approved.

7

Settlement day

Congratulations! Settlement is when your loan application process is complete.

8

Here to help

If your circumstances and goals happen to change, we are here to help with your future loan needs.

The Credit Guide.

The Credit Guide contains key information that you need to know to make an informed decision about your loan options.

It's important that you take the time to read and understand all the information contained in the guide.

Below is a summary of what you'll find over the next few pages:

- **About your broker and their licensee**
- **Our lenders and products**
- **Understanding our fees, charges and commissions**
- **Handling your concerns and complaints**
- **Our Privacy Disclosure Statement and Consent**

Credit Guide

This Credit Guide provides you with the key information that you need to know about our finance broking services offered to you.

This Credit Guide summarises our offerings, fees and commissions we may receive, and the process to follow if you have a complaint. Please don't hesitate to ask if you need more information or clarification.

This Credit Guide has been generated by:

Broker/Our/Us	**Ben Clifford Harris**
Authorised Credit Representative name and Credit Representative number	Not Applicable
Organisation/Trading Name	In Financial Services
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Mobile	0412-348-781
Email Address	ben@inteam.com.au
Australian Credit Licence name and number	HUNTER VALLEY HOME LOANS PTY LIMITED (Australian Credit Licence 494107) (Licensee)
Australian Company Number of ACL holder	Not Applicable

Lender and Products

As a broker, we are able to offer choice across a number of products and have the opportunity to be accredited to arrange loans with the following lenders:

As at 27/08/2025. The lenders listed above are part of our aggregator's, Australian Finance Group Ltd (AFG), lender panel through which we submit loan applications. In order to submit loan applications to these lenders, a broker is required to be accredited with that lender. We are not accredited with each of the lenders listed above. Typically, brokers are accredited with 10 to 15 lenders. If we are not accredited with a lender in the panel above, we can refer you to another AFG broker who is accredited with that lender. Please contact me for further information.

I have not settled any loans in the last 12 months

We aim to provide you with information from a range of lenders and products / loans that we are accredited with. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

Commonly used lenders by Licensee

The list below documents the 6 most commonly used lenders by our Licensee in the previous 12 months. This does not necessarily reflect all of the financial institutions that our Licensee is able to conduct business through.

However, if less than six lenders are displayed below, this is a summary of the lenders that our Licensee is able to utilise for loan submission purposes

Financial Institutions		Percentage of applications submitted in the past 12 months
1. Macquarie Bank		25.24%
2. ANZ		22.84%
3. ING		15.97%
4. Commonwealth Bank		15.96%
5. Westpac		12.37%
6. NAB		7.63%

Fees, Charges, Commission and Disclosures

Fees payable by you to third parties	When the loan application is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if application for the loan is ultimately unsuccessful.
Fees payable by you to us or the Licensee	If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.
Payments received by us or the Licensee	We, and our Licensee or aggregator Australian Finance Group Ltd (AFG), may receive fees, commissions, or financial rewards from lenders or lessors in connection with any finance we arrange for you. These fees are not payable by you. The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require. Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.
Fees payable by us to third parties	We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others for referring you to us. These referral fees are generally small amounts in accordance with usual business practice. These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out. From time to time, we may also remunerate other parties through payments, rewards or benefits.
Tiered Servicing Arrangements	Through our relationships with lenders, we may have access to tiered servicing arrangements. The benefits of this access to these arrangements can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. We will advise you of any tiered service arrangements that are in place with a particular lender that we have proposed at the time recommendations are made. Access to this program is not based solely on the volume of new or existing lending our clients have with each respective lender and does not entitle us to any additional commissions or payments outside of what we have disclosed to you, or any preferential client discounts.
Other disclosures, benefits or interests we or others may receive	We are prohibited from accepting gifts or inducements over $300. Any benefit given to your broker greater than $100 and less than $350 will be recorded in a Gifts Register. A copy of our register is available to inspect on request. If you wish to inspect the register, please contact us.

Other disclosures, benefits or interests we or others may receive

Referrals

We may receive referrals from a range of sources, including accountants, financial planners, real estate agents and others. If you were introduced or referred to us, we may pay the referrer a commission, fee or remunerate them in other ways. Details of any commission or fees being paid to the referrer will be included in the Credit Proposal Disclosure document provided to you.

Credit & Valuation Reports

We may be provided access to free services such as credit report and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Multiple Roles

We may act in other roles or capacities related to the credit assistance provided to you. Each business activity is separate however we may be paid remuneration in our other business activities as a result of the credit assistance provided to you. Further details of any relevant remuneration we may receive because of a recommendation we make to you, will be included in the Credit Proposal Disclosure document we provide to you.

Where we are unable to act due to a conflict of interest that cannot be managed appropriately, I will refer you to another party who will provide you services.

Related Parties

We have relationships with a number of related parties and associates. Details of any remuneration or possible conflicts will be included in the Credit Proposal Disclosure document provided to you.

Shareholding

We may directly or indirectly hold shares or other securities in AFG or the lenders we recommend. Details of any material holdings will be included in the Credit Proposal Disclosure document provided to you. If the material holding does not enable us to act due to a conflict of interest that cannot be managed appropriately, we will refer you to another party who will provide you services.

Ownership Structures

I may act in other roles or capacities related to the credit assistance I provide to you. Each business activity is separate however I may be paid remuneration in my other business activities as a result of the credit assistance we provide to you. Further details any will be included in the Credit Proposal Disclosure document I provide to you. Where I am unable to act in more than one capacity, I will refer you to another party who will provide you services that I am unable to due to a conflict of interest that cannot be managed appropriately by me.

Other disclosures, benefits or interests we or others may receive	**AFG & AFG Home Loans** AFG Home Loans Pty Ltd (including AFG Securities Pty Ltd) are wholly owned subsidiaries of AFG. AFG may receive additional remuneration for any white label AFG Home Loans or securitised AFG Securities products that are settled. The remuneration received is in addition to those amounts paid to AFG as a mortgage broker aggregator and/or licensee. Details of this remuneration will be disclosed in your AFG Home Loan documentation.