CREDIT GUIDE

This Credit Guide has important information about us and your broker. It contains details about:

- our fees, charges and commissions for helping you obtain a loan or other credit product;
- how we meet our responsible lending obligations to provide credit that is not unsuitable for you; and
- what you can do if you have a complaint or compliment about us.

About Us

iSelect is the trading name of iSelect Mortgages Pty Ltd (ABN 86 148 217 181) which is an Authorised Credit Representative of Lendi Group Distribution Pty Ltd (**Lendi Group Distribution**), which holds Australian Credit Licence 246786. 'Lendi' is the trading name of Lendi Pty Ltd (ACN 611 161 856, Credit Representative 518849), a related body corporate and Authorised Credit Representative of Lendi Group Distribution. Lendi and employees of Lendi Group Services Pty Ltd are authorised to act on behalf of Lendi Group Distribution in providing you credit services.

This Credit Guide sets out important information about the licensee, the credit representatives and the services we provide.

Credit Licence Holder	**Lendi Group Distribution Pty Ltd (ACN 105 265 861)**
Address	~~Grosvenor Place, L28, 225 George Street Sydney NSW 2000~~Bay 14, 2 Locomotive Street, Everleigh NSW 2015
Phone	1300 323 181
Email	heretohelp@lendi.com.au
Australian Credit Licence	246786

Credit Representative Name	**iSelect Mortgages Pty Ltd trading as iSelect (ABN 86 148 217 181)**
Address	iSelect, Level 11, Tower 1, Collins Square, 727 Collins Street, Docklands VIC 3008~~294 Bay Road, Cheltenham Victoria 3192~~
Phone	13 19 20
Email	info@iselect.com.au
Credit Representative Number	400540

External Dispute Resolution (EDR) Scheme Details	
EDR Scheme Name	Australian Financial Complaints Authority (AFCA)
Licensee EDR Membership No.	45338
iSelect Membership No.	52796

What is Credit Assistance?

iSelect Mortgages Pty Ltd is appointed as a credit representative of Lendi Group Distribution. iSelect Mortgages Pty Ltd is permitted as a credit representative to act as an Intermediary under the National Consumer Credit Protection Act 2009. This means iSelect Mortgages Pty Ltd introduces you to Lendi Group Distribution (the Licensee) who can provide you with credit assistance. We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent that the Licensee is likely to provide credit assistance to you. The Licensee provides "credit assistance" when it:

1. suggests or assists you to apply for a particular credit contract with a credit provider; or
2. suggests or assists you to apply for an increase to an existing credit contract with a credit provider;
3. suggests you remain in a particular credit contract with a credit provider.

Preliminary Assessment

What we will need from you

When the Licensee provides you with credit assistance, it is legally required to only recommend credit products that are not unsuitable for you.

To be able to determine which loan products are not unsuitable for you, the Licensee is required to complete a Preliminary Assessment. When the Licensee makes this preliminary assessment, they will ask you about your requirements and objectives, your financial and personal situation and your ability to repay the loan that you are considering.

In assessing these factors, the Licensee is also required to take reasonable steps to verify some of the information you provide to us and them. This verification may include asking you for copies of documents that demonstrate your financial situation (in some cases they may also need to sight original documents) and contacting third parties to assist in verifying the information that you provide. It is important that the information that you provide to us and to them is accurate.

Obtaining a copy of your Preliminary Assessment

You may request a copy of your Preliminary Assessment from the Licensee and they must give you a copy of it within:
(a) seven (7) days if the request is within the first two (2) years of providing credit assistance; or
(b) twenty-one (21) days if the request is made between two (2) years and seven (7) years of them providing credit assistance.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Fees and charges payable by you in relation to our credit assistance
The Licensee does not charge you a fee for the provision of credit assistance.

How does the Licensee get paid?

The Licensee is paid commissions by lenders for introducing customers. The lenders the Licensee deals with will usually pay them a commission based on the size of loan and the particular loan product you have selected. The Licensee will only be paid this commission if your loan is settled and drawn down. The Licensee is also paid an ongoing commission by your lender based on the outstanding balance of your loan. Some of the commission that is received by the Licensee will be paid to the Licensee's brokers.

The commissions they are paid by your lender are not payable by you (they are paid directly by the lender) and do not alter your interest rate or fees.

At this stage, the amount of commission is not ascertainable. As part of the application process the Licensee will provide you with a Credit Proposal Disclosure Document, which will include an estimate of the commission that they are likely to receive from the Lender if you decide to proceed with the application and the loan settles, along with details of how that commission is calculated.

Upon request, the Licensee can provide you with a reasonable estimate of the commission or any referral fees likely to be received and how those amounts are worked out.

The Licensee does not have any volume-based commission or volume-based bonus arrangements with lenders.

Non-monetary remuneration or benefits

We may receive non-monetary benefits, which can include access to tiered servicing programs, conferences, courses, competitions, entertainment benefits, and other forms of hospitality.

Other disclosures, benefits or interests

iSelect Mortgages Pty Ltd receives a commission from the Licensee for each new customer account created and for each home loan submitted through this service. Further information will be included in your credit proposal disclosure document and is available on request.

The Licensee's Top 6 credit providers

The Licensee sources credit products from a range of banks, lenders and other credit providers. They currently have 27 lenders available to customers.

As at 1 July 2025 they had 25 lenders available to customers. In the last financial year (to 30 June 2025), Lendi Brokers submitted loans to 25 lenders with our top 6 lenders being: Westpac (22.9%), HSBC (16.1%), ANZ (9.1%), Macquarie (9.3%), ING (6.6%) and Bankwest (4.4%).

Other people the Licensee deals with

Referrers and Referral fees

The Licensee sources referrals from a broad range of sources including affiliates, call centre companies, real estate agents and websites and may pay fees to these parties for referring you. These referral fees are generally small amounts. There is no fee payable by you for the referral. Upon request, you can obtain a reasonable estimate of the amount of commission or referral fees and how it is worked out.

The Licensee or your broker may also provide you with a referral to third parties who provide a range of services (for example, services ancillary to your property acquisition such as conveyancing or buyer's agents services, or services ancillary to a property sale such as a vendor's agent). There is no obligation for you to proceed with any third party to whom you may be referred.

If you elect to proceed with the services offered by a third party that the Licensee or your broker has referred you to, the Licensee may receive a referral fee from that third party. Referral fees are in accordance with usual business practice and amounts are generally not known until you have obtained the service from the third party. Upon request, the Licensee can provide a reasonable estimate of the referral fee that they may obtain if you proceed with the service and how that amount is calculated.

Dispute resolution and complaints

While we always strive to provide the best possible service, we understand that there may be times where you are not satisfied. If this occurs and you wish us to do something about it, we have a formal process in place to address your concerns.

Internal Dispute Resolution

If you do have a complaint, please contact iSelect or the Licensee's Complaints Officer using the details at the start of this document. You may also do this verbally or in writing. Please try to explain the details of your complaint as clearly as you can and include as much relevant information or supporting documents as possible.

Alternatively, you can also fill out the complaint form at https://www.lendi.com.au/about-us/contact-us/

When we receive a complaint, we or the Licensee will acknowledge it by the following business day and try to resolve it as soon as we can. We or the Licensee will provide you with a formal written response to your complaint via email or post within 30 days.

External Dispute Resolution

If you are not satisfied with our response or how we have handled your complaint, you may make a formal complaint to iSelect

Mortgages or the Licensee's external dispute resolution (EDR) scheme, the Australian Financial Complaints Authority (AFCA), which can be contacted on:

T: 1800 931 678 (free call)

E: info@afca.org.au

W: www.afca.org.au

P: Australian Financial Complaints Authority
GPO BOX 3
MELBOURNE VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Privacy

We are committed to protecting your privacy. We use the information you provide to assist you with your credit needs. We do not trade, rent or sell your information. If you don't provide us with full information, we can't properly advise or assist you. You can check the information we hold about you at any time. For more information about iSelect's Privacy Policy, please click here or for Lendi's Privacy Policy please click here. For more information on your privacy rights please visit https://www.oaic.gov.au/

Questions?

If you have any questions about this Credit Guide or anything else, just ask using the contact information noted above, as we are here to help you.