

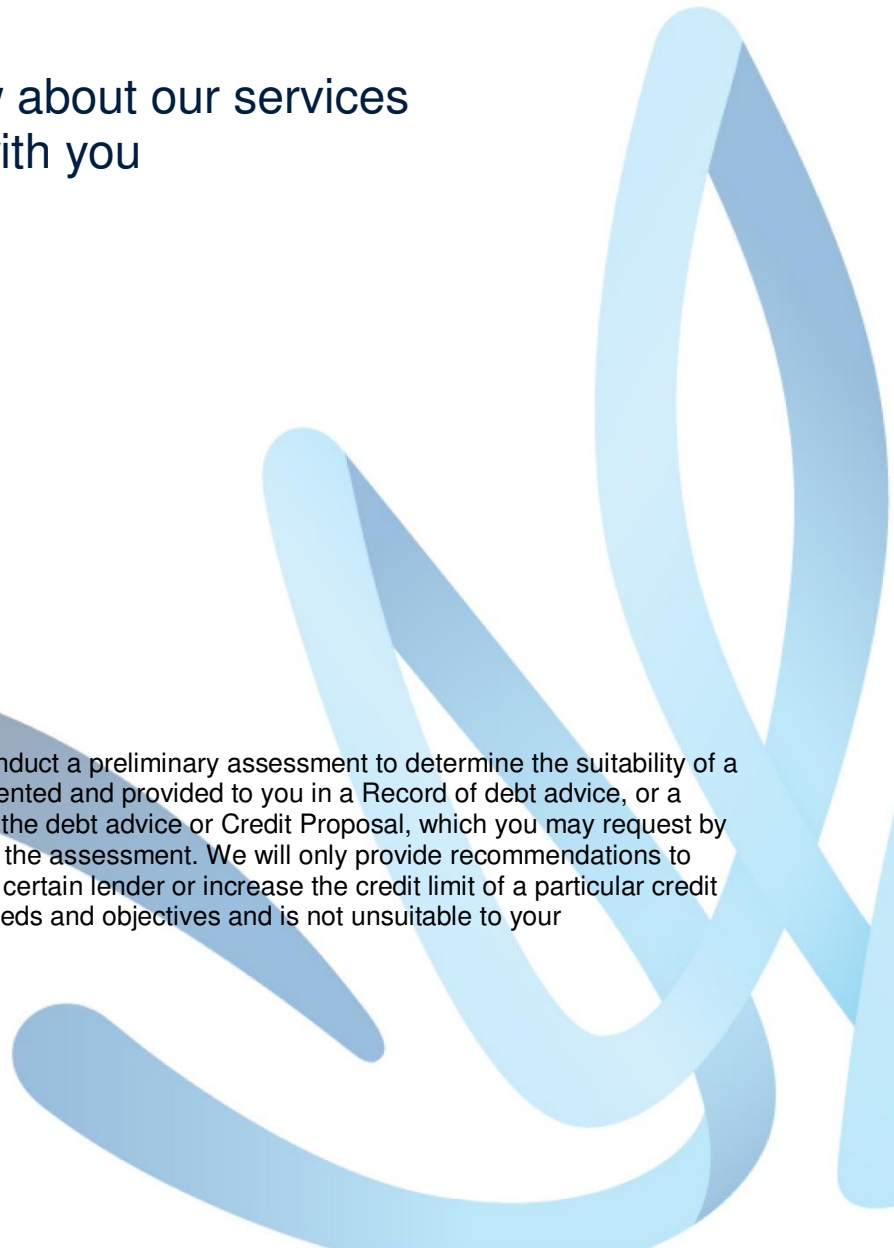
# Credit guide

## Invest Blue

What you need to know about our services  
and how we will work with you

### **Documents you may receive**

When we provide credit advice, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Record of debt advice, or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal, which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.



## About our practice

<b>Name</b>	Invest Blue Direct Pty Ltd t/as Invest Blue trading as Invest Blue
<b>Australian Business Number</b>	31 127 861 661
<b>Credit representative number</b>	375001
<b>Our contact details:</b>	
<b>Phone</b>	1300 346 837
<b>Fax</b>	1300 546 837
<b>Email</b>	itspossible@investblue.com.au
<b>Website</b>	www.investblue.com.au

### Our Offices Locations:

#### Armidale office

<b>Address</b>	131 Faulkner Street, ARMIDALE NSW 2350 Postal: PO Box 677, Armidale NSW 2350
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#### Biloela Office

<b>Address</b>	54 Callide Street, BILOELA QLD 4715 Postal: PO Box 152, Biloela QLD 4715
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#### Brisbane office

<b>Address</b>	Level 1 - 10 Finchley Street, MILTON QLD 4064 Postal: PO Box 835, Paddington QLD 4064
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#### Central Coast office

<b>Address</b>	Level 1 - 210 The Central Coast Highway, ERINA NSW 2250 Postal: PO Box 3077, Erina NSW 2250
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#### Coffs Harbour office

<b>Address</b>	10 Moonee Street, COFFS HARBOUR NSW 2450 Postal: PO Box 42, Coffs Harbour NSW 2450
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#### Norwest office

<b>Address</b>	7.11, 12 Century Circuit, BAULKHAM HILLS NSW 2153 Postal: PO Box 6681, Baulkham Hills NSW 2153
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#### Penrith office

<b>Address</b>	Suite 7 - 8 Castlereagh Street, PENRITH, NSW 2751 Postal: PO Box 768, Penrith NSW 2751
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#### Tamworth office

<b>Address</b>	29 Darling Street, TAMWORTH NSW 2340 Postal: PO Box 415, Tamworth NSW 2340
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#### Toowoomba office

<b>Address</b>	Suite 2 - 102 Herries Street, TOOWOOMBA QLD 4350 Postal: PO Box 671, Toowoomba QLD 4350
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## BY APPOINTMENT ONLY

### Gold Coast office

#### Address

Suite 5, Level 15, Corporate Centre One 2 Corporate Court,  
BUNDALL QLD 4217  
Postal: PO Box 835, Paddington QLD 4064

### Grafton office

#### Address

1A King St, GRAFTON NSW 2460  
Postal: PO Box 42, Coffs Harbour NSW 2450

### Maitland office

#### Address

3/12 Ken Tubman Drive, MAITLAND NSW 2320  
Postal: PO Box 3077, Erina NSW 2250

### Rockhampton office

#### Address

Suite 1, 71-73 Denham Street, Rockhampton, QLD 4700  
Postal: PO Box 669, Gladstone, QLD 4680

### Brisbane (Eagle Street) Office

#### Address

Moore Stephens Office  
Level 12 – 10 Eagle Street BRISBANE QLD 4000  
Postal: GPO Box 475 Brisbane QLD 4000

We are a credit representative of AMP Financial Planning Pty Limited (AMP Financial Planning). We are authorised to provide mortgage and finance broking services, including assisting you to apply for a loan.

## About AMP Financial Planning

AMP Financial Planning Pty Limited ABN 89 051 208 327

Australian Financial Services Licence and Australian Credit Licensee No: 232706

AMP Financial Planning is a member of the AMP Group and has approved the distribution of this Credit guide.

### Contact details

AMP Financial Planning Pty Limited  
33 Alfred Street  
Sydney NSW 2000  
Phone: 133 888  
[www.amp.com.au](http://www.amp.com.au)

# Geoffrey Murray



Credit representative number	413039
Phone	07 3320 3103   0422 316 137
Email	geoff_murray@investblue.com.au

## Qualifications (Finance related)

- Certificate IV Financial Services (Finance/Mortgage Broking)
- Diploma of Finance and Mortgage Broking Management

## Professional memberships

- MFAA - Mortgage & Finance Association of Australia

## The credit services I can provide you

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning am authorised to provide mortgage and finance broking activities, including assisting you to apply for a loan.

Subject to meeting the lender’s credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- personal loans
- deposit bonds

Subject to meeting the lender’s credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- rural loans
- commercial loans
- SMSF loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

## How I am paid

I receive the following from our practice:

- salary
- dividends
- bonus where pre-determined criteria are met

I am a shareholder and employee of Invest Blue and I receive dividends, a salary and a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.

# Carol O'Shea



Credit representative number	475272
Phone	02 8853 9310   0410 163 501
Email	carol_oshea@investblue.com.au

## Qualifications (Finance related)

Certificate IV in Financial and Mortgage Broking

Diploma of Finance and Mortgage Broking Management

## Professional memberships

MFAA - Mortgage & Finance Association of Australia

## The credit services I can provide you

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning am authorised to provide mortgage and finance broking activities, including assisting you to apply for a loan.

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- personal loans

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- rural loans
- commercial loans
- SMSF loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of Invest Blue and I receive a salary and a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.

# Kathryn Jones



Credit representative number	476317
Phone	07 4970 7180   0439 866 308
Email	Kathy_jones@investblue.com.au

## Qualifications (Finance related)

Certificate IV in Financial Services and Mortgage Broking

## Professional memberships

FBAA – Finance Brokers Association of Australia

### The credit services I can provide you

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning am authorised to provide mortgage and finance broking activities, including assisting you to apply for a loan.

Subject to meeting the lender’s credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- personal loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

### How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of Invest Blue and I receive a salary and a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.

# Jane Bes



Credit representative number	505947
Phone	02 4744 2119   0438 514 416
Email	Jane_bes@investblue.com.au

## Qualifications (Finance related)

Certificate IV in Financial Services (Finance/Mortgage Broking)

Diploma of Financial Planning

## Professional memberships

FBAA – Finance Brokers Association of Australia

## The credit services I can provide you

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning am authorised to provide mortgage and finance broking activities, including assisting you to apply for a loan.

Subject to meeting the lender's credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- personal loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of Invest Blue and I receive a salary and a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.

# Payments for referrals

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your record of debt advice or credit proposal document.

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral.

Our current referral arrangements are detailed below:

Referrals to:		
Service provider	Referral service and payment arrangement – payable to us	Relationship
Amicus General Insurance	<p>Amicus provides our clients with general insurance advice.</p> <p>We receive a referral fee of 25% of commission received by Amicus General Insurance.</p> <p><i>For example: if the commission received was \$1,000, we would receive \$250.</i></p>	No Relationship
Community Mutual Limited T/as Regional Australia Bank	<p>Community Mutual Limited T/as Regional Australia Bank provides our clients with home loan services.</p> <p>We receive an upfront referral fee of 0.55% of commission and ongoing referral fee of 0.22% of commission received by Regional Australia Bank.</p> <p><i>For example: if the upfront commission received was \$1,000, we would receive \$5.50. If the ongoing commission was \$1,000 we would receive \$2.20.</i></p>	No Relationship
RFS Finance Pty Ltd	<p>RFS provides our clients with Mortgage, Lending Services and Finance – (New equipment hire finance and car hire</p> <p>Up to 3.00% Initial Commission will be paid to AMP FP of the finance amount, of which we receive 85%</p> <p><i>For example – A loan for \$50,000 – (3%) = \$1,500, we would receive 85% of \$1,500 = \$1,275.00</i></p>	No Relationship



# How we work with AMP Financial Planning

We are a privately owned and managed business. Our practice and the representatives listed in this document provide services to you as credit representatives of AMP Financial Planning.

Our relationship with AMP Financial Planning allows us to access education, professional development, technological administration systems, compliance and other risk management services and advice solutions in relation to the credit services that we are authorised to provide to you.

AMP Financial Planning is authorised to allow us to provide credit assistance to you on its behalf.

Together with AMP Financial Planning, we act on your behalf when providing advice and services to you.

## Other benefits we may receive

The following is a list of benefits we may receive other than those explained elsewhere in this document. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation including if we qualify under the licensee's excellence program, and business performance or business costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services, business goals and ranking against other firms in AMP Financial Planning. The amounts are set by the licensee from time to time (usually on an annual basis).

### Development, management and advice (DMA) recognition

We may be eligible for DMA recognition or equivalent payments based on our performance relative to other AMP Financial Planning practices in prior years.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 0% to 10% depending on our ranking. The relevant percentage is then applied to our practice revenue and the resulting payments are received across the year (the "payment period")

For example, if there are 12 monthly payment periods in a year, and if our DMA rate is set at 3% and our revenue for the payment period was \$25,000, (assuming, for the purpose of this example, the revenue is the same for each payment period), we would receive  $\$25,000 \times 0.03 = \$750$  each month.

### How our performance is ranked

Ranking of practices is determined by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the AMP Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the measurement period.

### Business growth advice payments

All practices within the AMP Financial Planning network are eligible for Business Growth Advice (BGA) payments.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive  $\$8,500 \times 0.01 = \$85$ . Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be  $\$85 \times 24 = \$2,040$ .

### **Business buy-back option**

If we leave the financial services industry or can no longer appropriately service a selection of our clients, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

### **Personal and professional development**

AMP Financial Planning provides personal and professional development opportunities in the form of education and professional development programs, offered annually to qualifying practices.

#### **Summit**

The Summit is a national convention available to advisers from all AMP Financial Planning practices. AMP Financial Planning subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

#### **Education and professional development program**

AMP Financial Planning may subsidise the cost of our participation in approved education and professional development programs if we meet specific qualification criteria. The qualifying criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in AMP Financial Planning. The maximum amount of this subsidy is \$12,000 per annum per practice. Advisers can allocate a percentage of their grant towards travel and accommodation to attend an approved course.

#### **Amicus program**

In addition to the above, certain practices that meet additional qualification criteria will be eligible to participate in the Amicus program, an additional personal and professional development program organised by AMP Financial Planning. If a practice qualifies for the Amicus program, AMP Financial Planning will subsidise the cost of their participation up to a maximum value of \$15,000 per annum per practice

## Our approach to selecting products to meet your needs

Accredited Mortgage Consultants of AMP Financial Planning can recommend loans issued by AMP Bank. Those with the relevant additional accreditations, can access loans through AFG. AFG is an aggregator, which simply means it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders. It also provides some other ancillary services.

As at September 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning are ANZ, AFG Home Loans, Commonwealth Bank, NAB, Macquarie Bank and ING.

For details on the credit services we can provide, please go to *The credit services I can provide you* section.

While there may be other products and services also suitable for you, we can only advise and deal in products and services approved by AMP Financial Planning. We can provide you with a copy of the approved products and services list if you request.

# Our services and costs

## Commissions

Commission may be payable by the lender once your application for credit has been approved. Any commission amounts will be disclosed to you when providing our advice. These amounts are paid to us from the lender. They are not an additional charge to you.

As a guide we may receive:

Product type	Initial commission	Ongoing commission	Example
Loans	Up to 1.10% of the initial loan balance. AFG retains between 0-3% and passes the remaining 97-100%* on to AMP Financial Planning. AMP Financial Planning then retains 3% and I will receive the remaining 97%.	Up to 0.55% of the outstanding loan balance each year. AFG retains between 0-3% and passes the remaining 97-100%* on to AMP Financial Planning. AMP Financial Planning then retains 3% and I will receive the remaining 97%.	If your loan balance was \$100,000, initial commission would be up to \$1,100. AFG would retain up to \$33 and AMP Financial Planning receives \$1,067. AMP Financial Planning then passes \$1,034.99 ( $\$1,067 \times 97\%$ ) on to me.  On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$16.50 and AMP Financial Planning would receive \$533.50. AMP Financial Planning then passes \$517.50 ( $\$533.50 \times 97\%$ ) to me.
Deposit bonds	Up to 22% of the deposit bond fee. AFG retains between 0-3% and passes between 97-100%* on to AMP Financial Planning. AMP Financial Planning then retains 3% and I will receive the remaining 97%.	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$88. AFG would retain up to \$2.64. AMP Financial Planning receives \$85.36. AMP Financial Planning then passes \$82.80 ( $\$85.36 \times 97\%$ ) to me.

All fees and commissions are inclusive of GST.

All fees and commissions will be paid directly to AMP Financial Planning as the licensee. They retain 100% (a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

\*The above ranges apply to loans settled prior to 1 February 2019. AFG will retain 1.5% of the initial and ongoing commissions on loans lodged and settled from 1 February 2019. The remainder of all commissions will be passed on by AFG to AMP Financial Planning. AMP Financial Planning retains the licensee fee to cover their costs and the balance is passed on to us.

## Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as some ancillary services.

Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant by the lender. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits or direct benefits.

Accredited Mortgage Consultants may be invited to attend the AFG National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

# Privacy collection statement

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your Accredited Mortgage Consultant and AMP Financial Planning may have access to this information when providing financial advice or services to you;
- Your Accredited Mortgage Consultant may, in the future, disclose information to other financial advisers, brokers and those who are authorised by AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your Accredited Mortgage Consultant and AMP Financial Planning will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMP Financial Planning holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of Group's Privacy Policy visit [www.amp.com.au/privacy](http://www.amp.com.au/privacy) or you can contact us.

# Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your Accredited Mortgage Consultant and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - In writing:  
**Attention: National Manager, Advice Complaints**  
33 Alfred Street  
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

<b>Any issues relating to credit matters</b>	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3 Melbourne VIC 3001  1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Any issue relating to your personal information</b>	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001  1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

You may also call the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity

Your Accredited Mortgage Consultant maintains a professional indemnity insurance to cover their advice and the recommendations provided by them. AMP Financial Planning is also covered by professional indemnity and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of AMP Financial Planning even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.