

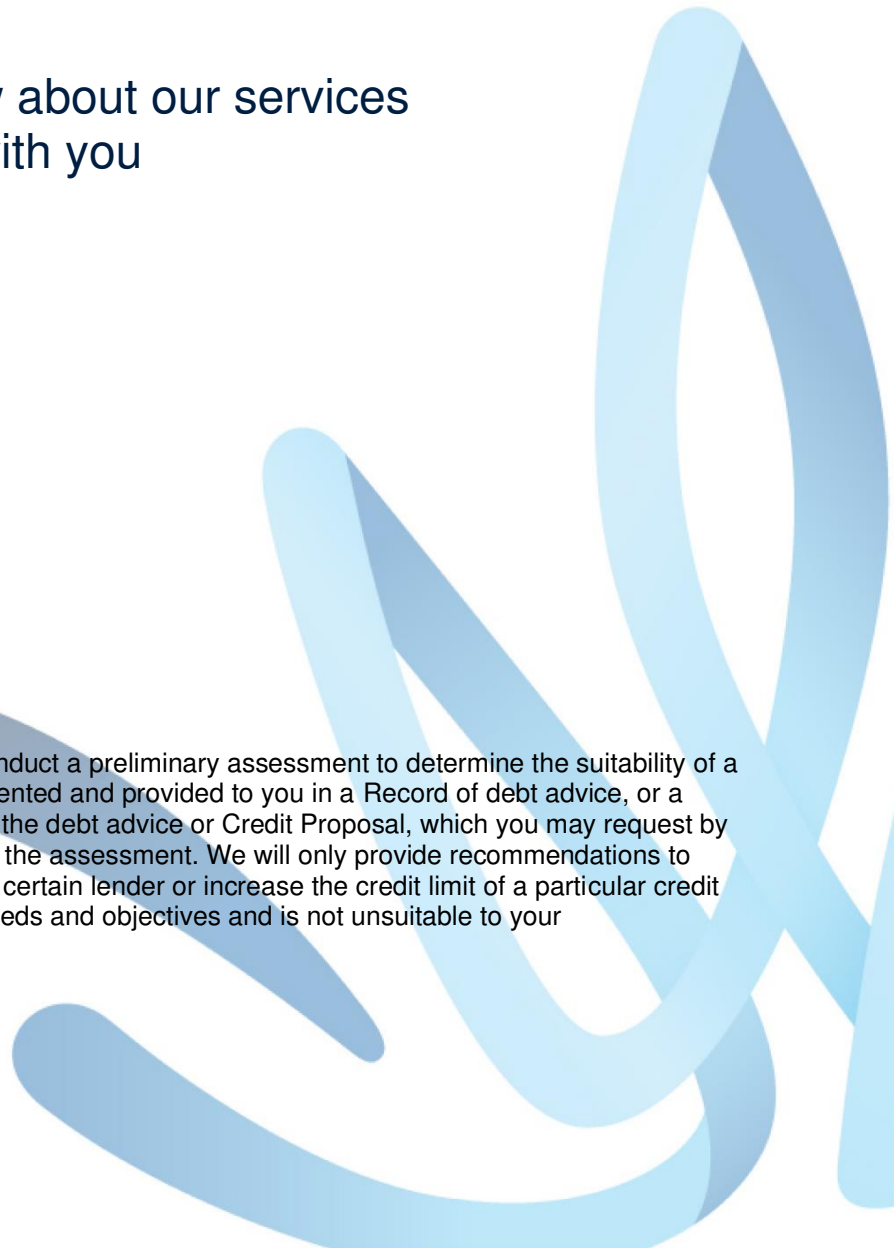
Credit guide

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

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

Our Offices Locations:

Armidale office

Address	131 Faulkner Street, ARMIDALE NSW 2350 Postal: PO Box 677, Armidale NSW 2350
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Biloela Office

Address	54 Callide Street, BILOELA QLD 4715 Postal: PO Box 152, Biloela QLD 4715
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Brisbane office

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

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

Address	10 Moonee Street, COFFS HARBOUR NSW 2450 Postal: PO Box 42, Coffs Harbour NSW 2450
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Melbourne

Address	Suite 5.02, Level 5 360 Collins Street Melbourne VIC 3000 Postal: PO Box 18410, Collins Street East, Melbourne VIC 8003
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Norwest office

Address	7.11, 12 Century Circuit, BAULKHAM HILLS NSW 2153 Postal: PO Box 6681, Baulkham Hills NSW 2153
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Penrith office

Address	Suite 7 - 8 Castlereagh Street, PENRITH, NSW 2751 Postal: PO Box 768, Penrith NSW 2751
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Sydney

Address	Level 14, 383 Kent Street, SYDNEY, NSW 2000 Postal: PO Box Q1078, Queen Victoria Building NSW 1230
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Tamworth office

Address	29 Darling Street, TAMWORTH NSW 2340 Postal: PO Box 415, Tamworth NSW 2340
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Toowoomba office

Address	Suite 2 - 102 Herries Street, TOOWOOMBA QLD 4350 Postal: PO Box 671, Toowoomba QLD 4350
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Rockhampton office**Address**

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

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

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 credit assistance in relation to loan products.

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

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
- deposit bonds
- 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
- 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

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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

Diploma of Finance and Mortgage Broking Management

Professional memberships

FBAA – Finance Brokers Association of Australia

The credit services I can provide you

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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

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 support including financing, technology 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 for business operational costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services and advice provided to our clients, 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).

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by AMP Financial Planning. From 31 January 2020 we will be eligible to receive run off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cashflow over 3 years as set out in the table below. Run off payments will not be made after January 2023.

Year	Total annual amount
2020	\$1,470,150.00
2021	\$980,100.00
2022	\$490,050.00

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 offers education, personal and professional development opportunities to our practice on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

Education and professional development

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.

Qualification for this subsidy ceased on 31 December 2018. Any subsidy we earned prior in 2018 is available to us until 31 December 2020.

Both the subsidy and support mentioned above are paid by AMP Financial Planning directly to the education provider and not to us.

Amicus program

In addition to the above, certain practices that meet additional qualification criteria may 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 may subsidise the cost of their participation.

Business support

We might receive financial and non-financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing, badging rights, or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Our approach to selecting products to meet your needs

Accredited Mortgage Consultants of AMP Financial Planning 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.

Accredited Mortgage Consultants of AMP Financial Planning can recommend loans issued by AMP Bank through AFG. AMP Financial Planning is a member of the AMP group of companies which includes AMP Bank Limited.

Accredited Mortgage Consultants and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Bank Limited.

As at June 2020, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning are AMP Bank, Commonwealth Bank, Macquarie Bank, AFG Home Loans, NAB and ANZ.

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 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 0.62% and I will receive the remaining 99.38%.	Up to 0.55% of the outstanding loan balance each year. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 3% and I will receive the remaining 97%.	<p>If your loan balance was \$100,000, initial commission would be up to \$1,100. AFG would retain up to \$16.50 and AMP Financial Planning receives \$1,083.50. AMP Financial Planning then passes \$1,051.00 ($\\$1,083.50 \times 97\%$) on to me.</p> <p>On an annual basis, the commission on a \$100,000 loan balance would be up to \$550 of which AFG retains up to \$8.25 and AMP Financial Planning receives \$541.75. AMP Financial Planning then passes ($\\$541.75 \times 97\%$) \$525.50 to me.</p>
Deposit bonds	Up to 22% of the deposit bond fee. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 0.62% and I will receive the remaining 99.38%.	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$88. AFG would retain up to \$1.32 and AMP Financial Planning receives \$86.68. AMP Financial Planning then passes ($\$86.68 \times 97\%$) \$84.08 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 0.62% (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.

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 may subsidise some costs of attendance. 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 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
- In writing:

Attention: National Manager, Advice Complaints

33 Alfred Street
Sydney NSW 2000

- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 90 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within the 90 days. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response after the 90 day period, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

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

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.