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Credit Guide

Arise Finance specialises in the provision and management of reverse mortgages in Australia. Reverse mortgages are designed to enable senior Australian's to access the equity in their home to fund their retirement.

What is a Credit Guide?

This Credit Guide is designed to assist you in understanding the credit services offered by AMAL Asset Management Limited ABN 31 065 914 918 (AMAL). This Credit Guide outlines the types of credit services that AMAL provides, gives information on AMAL's obligations to you with respect to providing those services, and if necessary, how to make a complaint.

This Credit Guide and other disclosure documents that we may give you, are important documents. These documents are all written in English. If you are unable to read English you should get help from an independent translator to interpret this material.

Who is AMAL?

AMAL Asset Management Limited ABN 31 065 914 918 Australian Credit Licence 339904 (AMAL) is the manager for the Arise Finance Trust ABN 11 292 971 426 and Perpetual Trust Company Limited ABN 42 000 001 007 is a trustee company who is the lender of record for the program.

AMAL is licenced under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP regulates the activity of lending, leasing and finance broking. Our Credit Licence number is 339904.

Established in 1994, AMAL is the region's only integrated provider of Loan Servicing, Corporate Trust and Agency Services and has over \$A6 billion of funds under administration and supervision in Australia and New Zealand.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Quality Manager in any of the following ways:

- Telephone: 1300 761 613;
- Email: QualityManager@amal.com.au;
- Mail: Level 9, 9 Castlereagh Street, Sydney NSW 2000;
- Speak to any representative of our business, who will refer you to the Quality Manager if they are unable to assist you personally.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

Perpetual Trustee Company Limited ABN 42 000 001 007 as trustee of the Arise Finance Trust
Loan Servicing provided by AMAL Asset Management Ltd under an outsourcing agreement
Australian Credit Licence 339904



When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you can refer certain matters to the Australian Financial Complaints Authority (AFCA), who can investigate and resolve disputes. This free service is established to provide you with an independent mechanism to resolve specific complaints.

Our external dispute resolution provider is:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

We do not 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 do not 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. You should ensure that you have approved finance before entering a binding contract to purchase.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We are here to help you.