



Welcome.

Our journey starts here.

02 6169 4102

tweet@nestadvisory.com.au

Nest Advisory Group Pty Ltd

Level 4 15 Moore Street

Canberra, ACT, 2601

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.

Loan approval

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

Getting to know you

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

Let's meet

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

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.

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.

Presenting your loan options

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

Settlement day

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

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.

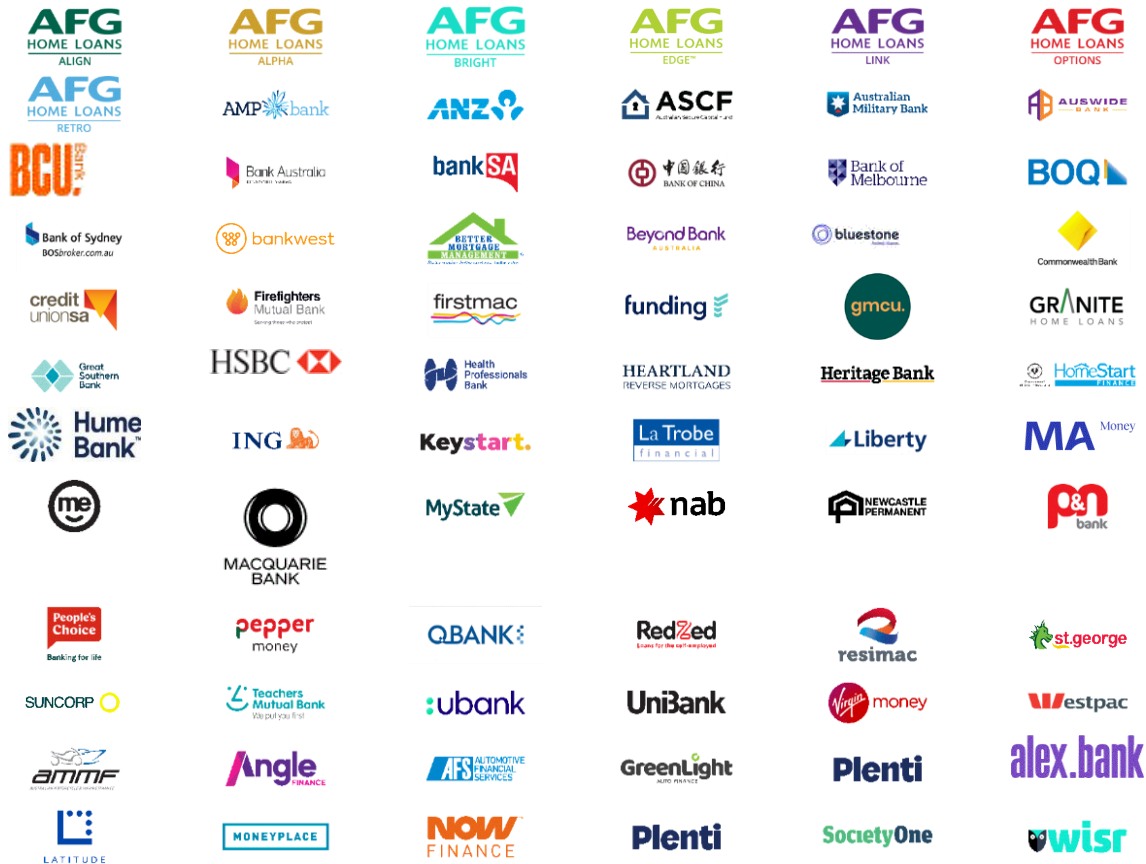
This Credit Guide summarises our offerings, fees and commissions we may receive, and the process to follow if you have a complaint. Please don't hesitate to ask if you need more information or clarification.

This Credit Guide has been generated for Nest Advisory Group Pty Ltd:

Broker	Nicholas Lucey (Known as: Nick)		
Authorised Credit Representative name and Credit Representative number	Not Applicable		
Organisation/Trading Name	Nest Advisory HQ Pty Ltd		
Address	Level 4 15 Moore Street Canberra, ACT, 2601	Phone:	0261694102
		Fax:	0269999999
		Mobile:	0401-474-475
Email Address	tweet@nestadvisory.com.au		
Australian Credit Licence name and Australian Credit Licence number	Nest Advisory HQ Pty Ltd (ACL# 519742)		
Australian Company Number of ACL holder	Not Applicable		
Broker	Troy Dawe		
Authorised Credit Representative name and Credit Representative number	513506		
Organisation/Trading Name	Nest Advisory HQ Pty Ltd		
Address	Level 4 15 Moore Street Canberra, ACT, 2601	Phone:	0261694102
		Fax:	0269999999
		Mobile:	0448-388-881
Email Address	tweet@nestadvisory.com.au		
Australian Credit Licence name and Australian Credit Licence number	Nest Advisory HQ Pty Ltd (ACL# 519742)		
Australian Company Number of ACL holder	Not Applicable		
Broker	Sukumar Mishra		
Authorised Credit Representative name and Credit Representative number	549576		
Organisation/Trading Name	Nest Advisory HQ Pty Ltd		
Address	Level 4 15 Moore Street Canberra, ACT, 2601	Phone:	0261694102
		Fax:	0269999999
		Mobile:	0478-192-416
Email Address	tweet@nestadvisory.com.au		
Australian Credit Licence name and Australian Credit Licence number	Nest Advisory HQ Pty Ltd (ACL# 519742)		
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 15/02/2024. 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 settled loans with the following lenders in the last 12 months

AFG Home Loans - Alpha
 ANZ
 Deposit Bonds Australia
 Macquarie Bank
 St George Bank
 Virgin Money

AFG Home Loans - Edge
 Bank Australia
 ING
 NAB
 Suncorp
 Westpac







AFG Home Loans - Retro
 Bankwest
 MA Money
 Newcastle Permanent
 UBank

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. Suncorp		22.16%
2. St George Bank		15.98%
3. NAB		10.92%
4. AFG Home Loans - Edge		6.72%
5. MA Money		4.27%
6. Bankwest		4.09%

Troy Dawe recently used lenders

Financial Institutions		Percentage of applications submitted in the past 12 months
1. St George Bank		25.52%
2. AFG Home Loans - Edge		17.36%
3. AFG Home Loans - Retro		14.34%
4. NAB		7.74%
5. Virgin Money		6.91%
6. MA Money		6.2%

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	<p>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.</p> <p>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.</p> <p>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.</p>
Fees payable by us to third parties	<p>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.</p> <p>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.</p> <p>From time to time, we may also remunerate other parties through payments, rewards or benefits.</p>
Tiered Servicing Arrangements	<p>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.</p> <p>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.</p>

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.

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.

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.

Other

Claw back Policy

As a broker, we are remunerated via commission from the lender at no additional cost to you or the interest that you pay on residential home loans. However, lenders reserve the right to take back the commission paid to us if the loan is discharged within a certain timeframe. This means we essentially work for free and more likely, pay to work.

We value long-term and ongoing relationships with our clients by offering annual reviews and want to be the first point of contact should you have any problem with your home loan so we can help.

Where a client chooses to discharge their loan within the first 12 months of settlement without consulting with us, we will invoice the lesser of the claw back amount of \$1,500.

We understand that in certain circumstances, people will need to refinance, pay out the loan early or make some changes and we do not want to penalize you for that. We only ask that we are consulted prior to the loan closure for the opportunity to help in these situations and we will waive the fee.

The fee will only be charged if no attempt has been made to contact us regarding the loan closure within the first 12 months of settlement. By signing our forms and proceeding with a loan application, you consent to this policy.

The following pages illustrates the claw backs that we adhere to so that you can better understand our position.

Lender	0-3 months	3-6 months	6-9 months	9-12 months	12-15 months	15-18 months	18-21 months	21-24 months
AFG Home Loans - Align	75	75	75	50	50	25	0	0
AFG Home Loans - Alpha	100	100	100	100	0	0	0	0
AFG Home Loans - Bright	100	100	100	100	50	25		
AFG Home Loans - Edge	100	100	100	100	50	50	50	50

AFG Home Loans - Link	100	95.45% - 86.36%	81.82% - 72.73%	68.18% - 59.09%	54.55% - 45.45%	40.91% - 31.82%	27.27% - 18.18%	13.64% - 4.55%
AFG Home Loans - Options	100	95% - 86%	81% - 71%	67% - 57%	52% - 43%	38% - 29%	24% - 14%	10% - 0%
AFG Home Loans - Retro	100	95.45% - 86.36%	81.82% - 72.73%	68.18% - 59.09%	54.55% - 45.45%	40.91% - 31.82%	27.27% - 18.18%	13.64% - 4.55%
AMP	100	100	100	100	50	50	0	0
ANZ	100	100	100	100	50	25	0	0
Auswide Bank	100	100	100	100	0	0	0	0
Bank Australia	0	0	0	0	0	0	0	0
Bank of China	100	100	100	100	50	50	50	50
Bank of Melbourne	100	100	100	100	50	50	50	50
Bank of Queensland*	100	100	100	100	50	50	50	50
Bank of Sydney	100	100	100	100	50	50	0	0
Bank SA	100	100	100	100	50	50	50	50
Bankwest*	100% - 88.89%	83.33% - 72.22%	66.67% - 55.56%	50% - 38.89%	33.33% - 22.22%	16.67% - 5.56%	0	0
bcu	100	100	100	100	50	50	50	50
Better Mortgage Management	100	100	100	100	50	50	50	50
Beyond Bank	100	100	100	100	50	50	0	0
Bluestone	100	100	100	100	50	50	0	0
Citibank	100	100	100	100	50	50	0	0
Commonwealth Bank	100	100	100	100	50 - 42	28 - 30	26 - 18	14 - 6
Firefighters Mutual Bank	100	100	100	100	50	50	0	0
Firstmac	100	100	100	100	50	50	0	0
GMCU	100	100	100	89 - 67	56 - 34	23 - 0	0	0
Granite Home Loans	100	100	100	100	75	75	25	25
Great Southern	100	100	100	100	100	50	0	0

Health Professionals Bank	100	100	100	100	50	50	0	0
Heritage	100	100	100	100	50	50	0	0
Heartland Reverse Mortgages	100	100	100 - 77	69 - 54	46 - 30	22 - 7	0	0
Homestart (SA only)	100	100	100	100	50	50	50	50
HSBC	100	100	100	100	50	50	50	50
Hume Bank	100	100	100	100	50	50	25	25
ING	100	100	100	100	50	50	0	0
Keystart (WA only)*	100	100	100	100	0	0	0	0
La Trobe	0	0	0	0	0	0	0	0
Liberty*	100	100 - 85.72	85.72 - 71.44	71.44 - 57.16	57.16 - 42.88	42.88 - 28.60	28.60 - 14.32	14.32 - 0
Macquarie	100	100	100	100	50	50	0	0
ME	100	100	100	100	50	50	0	0
MA Money*	100	100	100	100	50	50	0	0
MyState	100	100	100	100	50	50	0	0
NAB*	100	100	100	100	50	50	50	50
Newcastle Permanent	100	100	100	100	50	50	0	0
Peoples Choice	100	100	100	100	50	50	50	50
Pepper*	100	95% - 86%	81% - 71%	67% - 57%	52% - 43%	38% - 29%	24% - 14%	10% - 0%
P&N Bank (WA only)	100	100	100	100	50	50	50	50
QBank	100	100	100	100	50	50	0	0
RedZed	100 - 91.66	87.50 - 79.16	75 - 66.66	62.5 - 54.16	50 - 41.66	37.50 - 29.16	25 - 16.66	12.50 - 4.16
Resimac	100	100	100	100	50	50	50	50
St George	100	100	100	100	50	50	50	50
Suncorp	100	100	100	100	50	50	0	0
Teachers Mutual Bank	100	100	100	100	50	50	0	0
Ubank*	100	100	95 - 84	79 - 68	63 - 53	47 - 37	32 - 21	16 - 5
UniBank	100	100	100	100	50	50	0	0

Virgin Money	100	100	100	100	50	50	50	50
Westpac	100	100	100	100	50	50	50	50

Complaints

If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Nicholas Lucey (Known as: Nick) first and express your concerns. You can request a written response at this time, even if the complaint is resolved in the first 5 working days.

Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with Nicholas Lucey (Known as: Nick), we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

Name	Nicholas Lucey
Phone	02 6169 4102
Email	nick.lucey@nestadvisory.com.au
Address	level 4, 15 Moore Street CANBERRA ACT 2601

Note: In some instances we may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 30 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

Step 3

Although we try hard to resolve a client's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.


The Australian Securities and Investments Commission external dispute resolution (EDR) process is available to you, at no cost at the contact details below.

External Dispute Resolution (Licensee)	
Name	Australian Financial Complaints Authority
Phone	1800 931 678
website	https://www.afca.org.au/
Email	info@afca.org.au
Address	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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.

Broker Signature  Date 15/02/2024
Broker Name: Nicholas Lucey

Broker Signature  Date 15/02/2024
Broker Name: Troy Dawe

Broker Signature  Date 15/02/2024
Broker Name: Sukumar Mishra

Privacy disclosure statement and consent

Each consent given in this document continues until withdrawn in writing.

Privacy disclosure statement and consent

I/We consent to you using Personal Information, financial information and Credit Information about me/us for the purpose of arranging or providing credit, providing credit assistance, insuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent each of which may contact me/us for such a purpose including by telephone and electronically and acknowledge that you may receive a fee or commission for referring me/us to a product or service provider, such as an insurance provider. In this document “you” means each of Australian Finance Group Ltd (AFG), each subsidiary of AFG, the Appointed Credit Service Provider and their organisation and any assignees or transferees of the commissions relating to any credit provided to me arranged by the Appointed Credit Service Provider or their organisation. In this document, ‘Personal Information’ includes any sensitive information (including health information) and any information I/we tell you about any vulnerability I/we may have.

The Personal Information provided by me/us will be held by you. I/We can obtain a copy of AFG’s Privacy Policy at www.afgonline.com.au. Your privacy policy contains information about how I may access or seek correction of my Personal Information, how you manage that information and your complaints process. If I/we do not provide the requested Personal Information, I/we acknowledge that you may be unable to assist in arranging finance or providing other services.

You may disclose Personal Information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, Serbia and the Philippines):

- any persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- any financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/mailling houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets;
- any organisation providing online verification of our identities;
- credit reporting bodies and other credit providers.

Credit information

I/We hereby authorise you to receive Credit Information from any lender about my/our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by me access to my Credit Information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorise you to obtain our Credit Information (including both consumer and commercial credit eligibility information) from a credit reporting body on our behalf. You are authorised to use that Credit Information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit. You are also authorised to exchange my/our Credit Information with a credit reporting body. I/We acknowledge that you consent to these authorisations being provided in an electronic form (if applicable).

In this document ‘Credit Information’ is personal information or an opinion about me that has a bearing on credit that has been provided to me or that I have applied for. This includes information such as my/our identity information, the type, terms and maximum amount of credit provided to me/us, repayment history information, default information (including overdue payments), court information, new arrangement information, financial hardship arrangement information including whether I have made a financial hardship arrangement with you, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringements. ‘Credit eligibility information’ is credit reporting information supplied to you by a credit reporting body, and any information that you derive from it.

Receiving information electronically

I/We consent to receiving credit assistance documentation and loan application information electronically. I/We acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

Video or audio conference recording

I/We consent to you obtaining Personal Information, financial information and Credit Information about me/us by way of video conference and/or by way of audio conference for the purpose of arranging or providing credit, providing credit assistance or insuring credit and give my/our permission for that video and/or audio conference to be recorded and provided to a credit provider, insurer or government agency for this purpose.

The client acknowledgement and consent has been provided and kept in record in the Nest Advisory HQ Privacy and Consent Form. Please let your advisor know if you would like to have a copy of the form.

Name of Appointed Credit Service Provider

- Nicholas Lucey
- Troy Dawe
- Sukumar Mishra

Name and contact details of Appointed Credit Service Provider’s Organisation (if applicable) including address/email/phone no.

Nest Advisory HQ Pty Ltd
 Email: tweet@nestadvisory.com.au
 Mobile: 0401-474-475