

Credit Guide

FDFL Lending Pty Ltd (ACN 162 124 290), as trustee for the FDFL Lending Unit Trust is a credit representative (CR number 000435362) of Akumin Financial Planning Pty Limited ("the Licensee"). We are authorised to provide credit assistance. References to "our", "we", "us", "me" and "I" refer to FDFL Lending.

This Credit Guide ("Guide") provides you with the key information about our services and how we will work with you. It is designed to help you make an informed decision about working with us and using our services.

Documents you may receive

When we provide credit assistance, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Credit Proposal. We will retain this document and you may request it 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.

Our contact details:

Address: Ground Floor, 470 St Kilda Road, Melbourne Vic 3004

Phone: (03) 9088 0811

Email: admin@ctrtr.com.au

Website: <https://risingtidefinancial.com.au>

Accredited mortgage consultant profile

About Sam Gawenda - Samuel Gawenda is a Credit Representative (CR number 399071) of the

Licensee. [Contact details](#)

Address	Ground Floor, 470 St Kilda Road, Melbourne Vic 3004
Phone	03 9088 0811
Email	sam@crtt.com.au

Advice and services I can provide

I am an Accredited Mortgage Consultant. I am authorised to provide mortgage and finance broking activities, including advising and assisting you to implement loan products and consumer leases.

How am I paid?

I receive the following from our practice:

- salary
- equity in the practice
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

Sam is paid an annual salary for his work as a mortgage broker, along with a bonus relating to activity & sales, retention of existing clients & compliance outcomes as reported by our external auditors. Sam is also an equity holder in Rising Tide Financial Services.

About the Licensee

Akumin Financial Planning Pty Limited; ABN 89 051 208 327
Australian Financial Services Licensee and Australian Credit
Licensee; Licence No: 232706 Registered office is at Level 6,
88 Phillip Street, Sydney NSW 2000 Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

About Akumin Pty Limited & Entireti Limited

The Licensee is a wholly-owned subsidiary of Akumin Pty Limited.

Akumin Pty Limited is a subsidiary of Entireti Limited, a group that specialises in licensing and advice business services to financial planning practices and their clients.

AMP Limited holds a minority stake (currently 30%) in Akumin Pty Limited.

If we recommend a product issued by AMP or a third-party product issuer, they will benefit from our recommendation by receiving lender fees.

Entireti Lending Solutions Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides credit services to their clients and receives remuneration, including commissions, fees and other benefits for those services.

AMCs 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.

Our services and costs

Advice and service fees

The following section outlines the advice and service fees we charge when you ask for our help. These are fees paid by you when you have agreed to receive our advice and services.

If we agree to charge a fee for our credit activities, including implementation of any loans, we will provide you with a quote and gain your acceptance before we proceed. Where we do not provide you a quote, there will be no charge directly to you for these activities and we will receive commissions from the lender only. All fees and commissions are inclusive of GST.

Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges our practice a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or AMCs in the practice and a practice fee.

Commissions

We may receive commissions from 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 not an additional charge to you.

Note that some asset finance providers may pay commissions directly to us rather than through the licensee.

As a guide we may receive:

Fees & Commissions

Residential loans

Initial commissions: Up to 1.10% of the initial loan balance.

Ongoing commissions: Up to 0.55% of the outstanding loan balance each year

For example: If your loan balance was \$100,000, initial commission would be up to \$1,100. The ongoing commission on a \$100,000 loan balance would be up to \$550.

Personal loans

Initial commissions: Up to 8% of the initial loan balance (capped at \$4,000). Up to \$1,990 where a flat brokerage fee applies.

For example: If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$4,000.



Initial Fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

- Lending Review Services Starting from \$490
- Strategic Lending Advice Starting from \$490
- New Loan Application Fee Up to \$1,990
- Application Withdrawal Fee Up to \$1,490
- Application Extension Fee \$490
- Application Rework Fee \$490

For example: If your loan balance was \$100,000, initial commission would be up to \$1,100. The ongoing commission on a \$100,000 loan balance would be up to \$550.

Deposit bonds

Initial commissions: Up to 25% of the deposit bond fee. For example: If your deposit bond fee is \$400, the commission would be up to \$100.

Privacy Collection Statement

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

As part of the advice journey, 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 analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

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

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

- We and the Licensee may use this information to provide financial and/or credit advice and services to you, including passing on your details to third parties such as product issuers;

- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within Entireti;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and Entireti to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Entireti Privacy Policy;
 - We may be disclosing your personal information to approved external service providers located the Philippines for the purpose of administration and loan document process.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee 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 we or the Licensee holds about you at any time to correct or update it as set out in the Entireti Privacy Policy. The Entireti Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Entireti Privacy Policy visit <http://www.akumin.com.au/privacy-policy> or you can contact us.

Confidence in the quality of our advice

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

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
 - Phone 1800 812 388
 - Email complaints@akumin.com.au
 - Online at www.akumin.com.au
 - In writing to:



Attention: Advice Complaints Department

Akumin Financial Planning Pty Limited Level
6, 88 Phillip Street
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

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

Any issues about financial advice, investments, superannuation, insurance matters, or 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 about your personal information	The Office of the Australian Information Commissioner GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.gov.au

You may also contact 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 insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your AMC. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

Benefits we may receive

In addition to the payments explained above we may

receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from lenders that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Credit reports and valuations

We may be provided access to free services such as credit reports 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 we provide to you.

Tiered Servicing Arrangements

Through your AMC's relationships with lenders, they may have access to tiered servicing arrangements. The benefits can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. You will be advised of any tiered service arrangements that are in place with a particular lender that they have proposed at the time recommendations are made.

Access to these programs is not based solely on the volume of new or existing lending your AMC customers have with each respective lender and does not entitle them to any additional commissions outside of what they have disclosed to you, any additional payments or preferential customer discounts.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Mortgage aggregators

Mortgage aggregators act 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. They also provide some ancillary services. We aggregate via AFG.

The aggregator may invite AMCs to conferences and professional development events to hear industry updates and educational presentations by the aggregator and

lender sponsors. The aggregator may subsidise some attendance costs, subject to compliance with relevant laws. 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 2009 (Cth), will be disclosed in our advice to you prior to application.

Our approach to selecting products to meet your needs

AMCs of the Licensee can access loans through the aggregator. The Licensee has a broad panel of lenders and lessors for your AMC to choose from. 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.

As at March 2025, the lenders whose products are most commonly recommended by AMCs authorised by the Licensee are AFG Home Loans, NAB, Macquarie Bank, Westpac, St George Bank, ANZ

Other business interests and relationships

In addition to providing the services listed in this Guide, we have a relationship with Financial Design for Life (trading as Rising Tide Financial Services), which provides financial planning services.

We control a percentage of the equity interests in the business providing the services listed above.

As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.