

Credit for the Qantas Money Atlas Home Loan is provided by Columbus Capital Pty Limited ACN 119 531 252 (Australian Credit Licence 337 303), a wholly owned subsidiary of ColCap Financial Limited. Credit criteria, fees and charges apply. Based on the funder's credit criteria. This product is only available to Australian residents who are Qantas Frequent Flyer members. A joining fee may apply. Membership and the earning and redemption of Qantas Points are subject to the Qantas Frequent Flyer terms and conditions and Points Eligibility Policy. Please refer to qantas.com/terms for a copy.

This document provides information about the loans provided by us. We are licensed to provide loans and leases, and conduct servicing activities under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

We may need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if, at the time of the assessment, it is likely that at the time the credit is provided:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

Services we provide

We market Qantas Money Atlas Home Loans. These loans are structured and managed by ColCap Financial. The lender of record (ie the name which will appear on your credit contract and your mortgages) is Perpetual Corporate Trust Limited ACN 000 341 533.

Fees payable by you

We sometimes charge a fee for our services. If applicable, details about the fees payable by you will be set out in a Quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

Commissions received by us

We may receive management fees (a form of commission) from the lenders and lessors who fund our products. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

Credit Guide

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 Complaints Officer by:

- telephoning: 1300 224 656
- e-mailing: info@columbuscapital.com.au
- writing to: Columbus Capital, PO Box A438, Sydney South NSW 1235

or by speaking to any representative of our business who will refer you to the Complaints Officer, details of whom are shown above. You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. 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 minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is AFCA (Australian Financial Complaints Authority Limited), GPO Box 3, Melbourne VIC 3001, Telephone 1800 931 678, Website: <https://www.afca.org.au>. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We're here to help you.

- telephoning: 1300 992 700
- e-mailing: service@colcap.money.qantas.com
- writing to: PO Box A438, Sydney South NSW 1235