



Credit Guide

December 2020

GP Mortgage Corporation Limited (GPMC)

ABN 32 103 532 403

Australian Credit Licence (ACL) No 247274

Australian Financial Services Licence (AFSL) No 247274

About this credit guide

GPMC has an Australian credit licence authorising us to provide credit. This document provides you with information about credit we may provide to you that is regulated under the National Consumer Credit Protection Act 2009 (the **NCCP Act**). It contains a summary of certain obligations we have under the NCCP Act in relation to such credit and what you should do if you have a complaint or dispute about how we provide the credit

What credit activities do we engage in?

GPMC is the Responsible Entity for the GP Mortgage Fund and the GP Pooled Mortgage Trust (together the “**Schemes**”) and holds an Australian Financial Services Licence for this purpose. Under an arrangement where the Schemes provide money to a consumer, GPMC will be the principal and Certane CT Pty Ltd (Certane CT) will be the lender of record in relation to the loan and will be subject to the obligations of a credit provider under the NCCP Act.

Our relationship with Certane CT Pty Ltd (Certane CT) ACL 258829, AFSL 258829

Certane CT is either trustee or custodian of certain managed investment schemes and master trusts (together the “**Trust**”), and holds an Australian Financial Services Licence for these purposes. GP Mortgage Corporation Limited as Responsible Entity for the GP Mortgage Fund and the GP Pooled Mortgage Trust (together the “**Schemes**”) has appointed Certane CT as custodian of the Schemes.

Assessment that a loan is not unsuitable

Under the NCCP Act, we must not enter into a credit contract or increase the credit limit of a credit contract with you, if the contract is unsuitable for you at that time. Before we provide you with credit we will:

- make enquiries about your financial situation and requirements and objectives that we believe are relevant to the credit you are applying for;
- take reasonable steps to verify your financial information; and
- use this information to determine whether the credit is unsuitable for you.

A credit contract or credit limit increase will be unsuitable if, at the time it is being provided to you, it is likely that you will be unable to meet your financial obligations (e.g. repayments) under the credit contract, or are unable to do so without substantial hardship. The contract will also be unsuitable if it does not meet your stated requirements or objectives.

If we assess that a proposed credit contract or credit limit increase is unsuitable for you, we cannot provide it to you.

Obtaining a copy of the assessment

You may request a copy of the assessment from us (at no cost to you) if we proceed to provide you with the credit contract or credit limit increase. You can request a copy of the assessment before entering into the credit contract or obtaining the credit limit increase or at any time up to 7 years after you enter into the credit contract or your credit limit is increased. To request a copy of the assessment please contact us.

Who can I contact if I have a Problem or Complaint?

In the event of a problem or complaint about any aspect of your consumer credit with us, you should discuss the matter with us. You can call us on (02) 8235 1223 or write to our Complaints Officer at GPO Box 750, Sydney NSW 2001.

We will acknowledge your complaint within five business days of receiving it. We will normally respond in detail to your complaint within 21 days of receiving it. Some matters are more complex and can take a little longer to resolve, and if that is the case, we will keep you informed.

If you are not satisfied with our response to your complaint, or if you consider that we have not responded to you in a timely manner, you can contact the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Contact details for AFCA

Phone: 1800 931 678 (free call during business hours)
Website: www.afca.org.au
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Fax: (03) 9613 6399
Interpreter
Service: 131 450

Contact details for GPMC

Phone: (02) 8235 1223 (during business hours)
Email: admin@gpmc.com.au
Mail: The Complaints Officer
GP Mortgage Corporation Limited
GPO Box 750
SYDNEY NSW 2001
Fax: (02) 8235 1224