

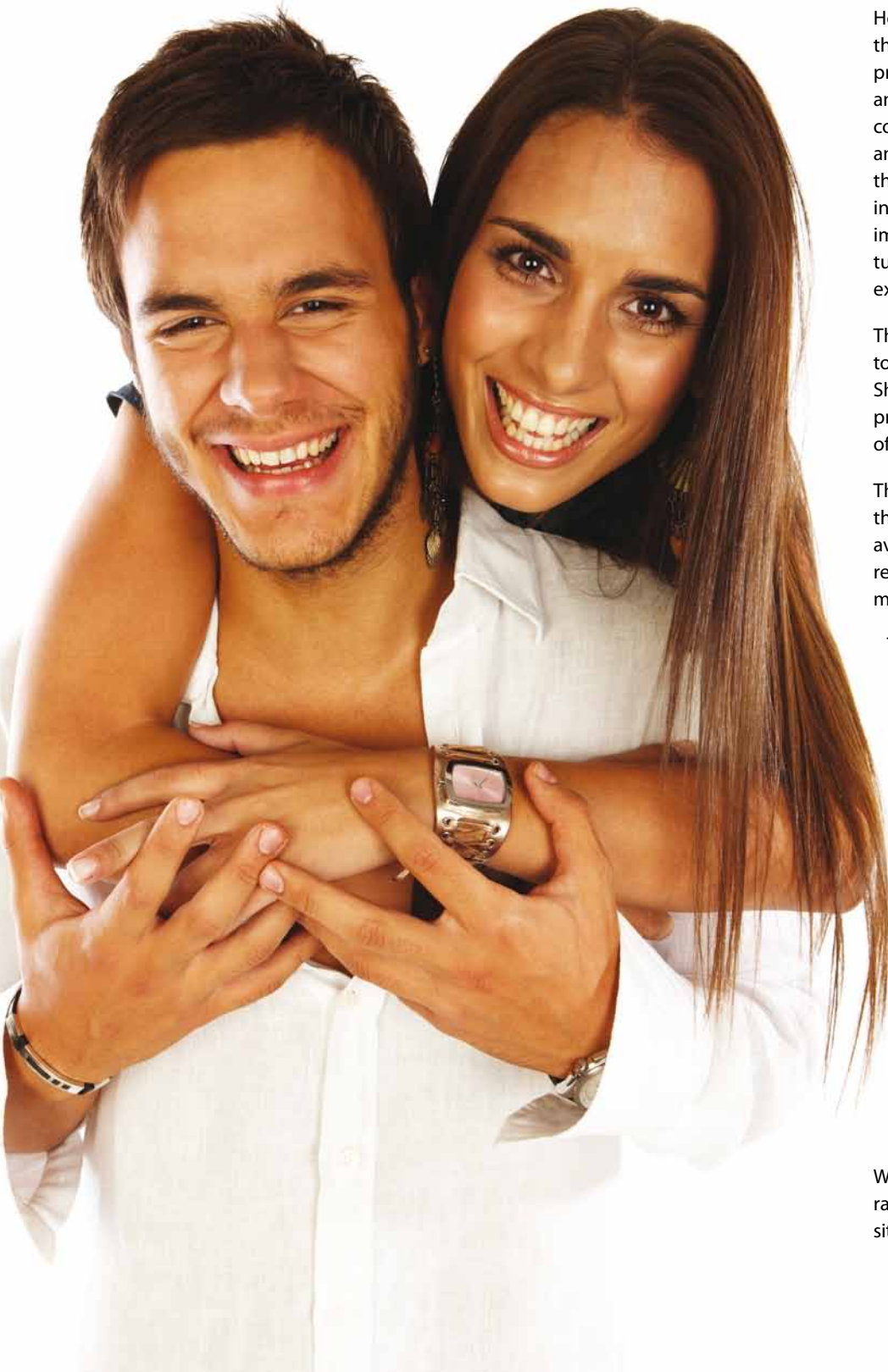


Shadforth Financial Group



Lending solutions

NOW YOU CAN GET PROFESSIONAL LENDING ADVICE & OPTIONS FROM SHADFORTH FINANCIAL GROUP.



Choosing the right loan for your needs is perhaps one of the most important financial decisions you can make.

However selecting the best loan from the wide range of lending providers and products available can be a challenging and confusing task. Especially when you consider the complexities of binding terms and conditions, early payout penalties and the potential impact of any other hidden fees, inflexible terms and unexpected costs. An imprudent decision in the short term could turn an initially attractive loan into a more expensive proposition in the long run.

That's why it's essential to seek specialist advice to match the right loan with your needs. The Shadforth Financial Group has access to the product portfolios offered by more than thirty of the country's leading financial institutions.

This means we can review and evaluate the wide range of lending alternatives available to you, and then present you with a recommendation which we believe is the best match for your situation and requirements.

This includes lending solutions which may suit the self-employed or individuals with irregular savings histories.

LENDING SOLUTIONS FROM A PARTNER YOU CAN TRUST

The products and interest rates available through Shadforth Financial Group are identical to those offered by the various Banks and financial institutions.

Importantly, there are no additional charges involved should you choose to access these products through the Shadforth Financial Group. (Shadforth Financial Group is remunerated by the lending institution for our services.)

We aim to provide you with a wide range of options based on your situation and requirements.

PROFESSIONAL AFFILIATIONS

Shadforth Financial Group is a registered member of the Mortgage & Finance Association of Australia (MFAA). The MFAA is the national peak body for the mortgage industry. We are also a member of the Credit Ombudsman Service Limited (COSL) and adhere to the strict codes of conduct required to maintain membership with these organisations.

OUR REPUTATION IS YOUR GUARANTEE

Shadforth Financial Group is committed to providing our clients with an exemplary service. Accordingly, our lending operation maintains the following service level guarantee:

- Your application will be lodged within 24 hours of completed paperwork being received.
- You will be kept fully informed throughout the application process, from the point of lodgement through to funds being approved and allocated.
- We are committed to your ongoing satisfaction with our services, and will continue to deliver a professional, courteous and responsive service well after your loan has been approved.

Whether you are buying your first home, purchasing an investment property, or perhaps simply looking to consolidate and reduce credit card and other high-interest debt, Shadforth Financial Group's lending specialists can help you.

WE CAN HELP YOU TO:

- Calculate your borrowing capacity
- Find the loan that is best for you
- Determine the costs involved
- Process the application
- Own your home sooner
- Purchase an investment property

SERVICES INCLUDE:

- Personal Loans, Mortgage Loans, Investment Loans, Commercial Loans
- Guidance for first home buyers
- Refinancing and debt consolidation
- Leasing arrangements via salary sacrificing

OUR PERFORMANCE COMMITMENT TO YOU

Lending Approval Process	Timeframe*
Confirmation loan application has been received	Within 24 hours of lodgement
Conditional approval (or explanation if application declined)	Within 7 working days of lodgement
Unconditional approval (or explanation if declined)	Within 7 working days of conditional approval
Notification that loan documents have been issued	Within 5 working days of unconditional approval
Notification that loan documents are correct and have been received by lender	Within 3 working days of forms being submitted
Settlement	As arranged with client

* Timeframes are indicative and may vary according to the scope and complexity of services provided and the service levels of associated lenders.

Tailored solutions designed to fit your pocket and lifestyle.



Shadforth Financial Group

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NEW SOUTH WALES

Level 17, 100 Pacific Highway
North Sydney NSW 2060
02 9919 8888

1/161-169 Baylis Street
Wagga Wagga NSW 2650
02 69317488

VICTORIA

Level 13, 636 St Kilda Road
Melbourne VIC 3004
03 9521 3833

Level 3, 379 Collins Street
Melbourne VIC 3000
03 8620 9900

156 MacLeod Street
Bairnsdale VIC 3875
03 5152 5044

5A Firebrace Street
Horsham VIC 3400
03 5382 1390

152 Lawrence Street
Wodonga VIC 3690
02 6056 8072

QUEENSLAND

Level 13, 300 Adelaide Street
Brisbane QLD 4000
07 3031 1610

WESTERN AUSTRALIA

3 Richardson St
West Perth WA 6005
08 9481 5222

25 / 199 Balcatta Road
Balcatta WA 6021
08 9240 5989

Level 1, 29 Station Street
Subiaco Square
Subiaco WA 6008
08 9382 1936

TASMANIA

Level 3, 111 Macquarie Street
Hobart TAS 7000
03 6211 1111

55 Cameron Street
Launceston TAS 7250
03 6323 2323

21 Fenton Way
Devonport TAS 7310
03 6498 7777

www.sfg.com.au

Details of the services offered by SFG are available in its Financial Services Guide.
A copy of this document will be provided without charge upon request.