



Financial Services Guide

Dated 24th September 2020 V3

ActOn Wealth Pty Ltd

ACN 619 492 974

Corporate Authorised Representative No. 1270401

12/37-39 Albert Rd Melbourne VIC 3004 www.actonwealth.com.au

contactus@actonwealth.com.au

National Planning Partners Pty Ltd

AFSL: 503734

ACN: 620 741 326

12/37-39 Albert Road Melbourne VIC 3004

www.nationalplanningpartners.com.au

1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide ("**FSG**") is designed to assist you in deciding whether to use any of the financial services offered by National Planning Partners Pty Ltd (ACN 620 741 326) ("**we, our, us or National Planning Partners**").

This FSG is designed to provide you with general information about National Planning Partners' services and includes the following:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;
- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 24th September 2020 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

2. HOW TO CONTACT NATIONAL PLANNING PARTNERS

You can contact and find out more about us in the following ways:

By mail: 12/37-39 Albert Rd Melbourne VIC 3004
Telephone: 1300 002 375
Email: contactus@nationalplanningpartners.com.au
Website: www.nationalplanningpartners.com.au

3. ABOUT YOUR ADVISER AND NATIONAL PLANNING PARTNERS AND THE FINANCIAL SERVICES WE OFFER

Your adviser will provide you with financial services.

National Planning Partners holds Australian Financial Services Licence ("**AFSL**") Number 503734 issued by the Australian Securities and Investments Commission ("**ASIC**") and has authorised the creation of this Financial Services Guide.

Your adviser and National Planning Partners are authorised to provide the following services to retail and wholesale clients:

- Provide financial product advice and dealing services in relation to:
 - deposit and payment products limited to:
 - basic deposit products; and
 - deposit products other than basic deposit products;
 - debentures, stocks or bonds issued or proposed to be issued by a government;
 - life products including:
 - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and ^[1]_{SEP}

- life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; ^[1]_{SEP}
- interests in managed investment schemes including investor directed portfolio services;
- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997);
- securities; and
- superannuation.

The Corporations Act 2001 defines various financial products and regulates the way in which clients can be advised about those products. National Planning Partners has a list of approved financial products. Please contact us on the details above if you would like a copy of our Approved Product List.

National Planning Partners is responsible for all financial services offered to you.

4. USING OUR SERVICES

If you wish to utilise our services, you may contact your adviser by telephone or email, or via any other method as may be mutually agreed.

Getting started

To get started, your adviser will conduct an initial meeting with you. During this meeting, you must complete a Fact Find. The Fact Find requires you to provide an extensive amount of personal information, please take the time to collate all the information requested.

If possible, we request you bring a copy of certain documents to the initial meeting. The documents required will be confirmed by your adviser prior to the initial meeting.

Please provide your adviser with all other information that you feel is relevant to your circumstances.

^[1]_{SEP}

Your adviser aims to provide advice that suits your circumstances and is generally appropriate and relevant to you. To do this we must first understand your financial profile.

Delivery of Advice

After the initial meeting, we will prepare a Statement of Advice ("**SOA**"). The SOA will be in writing and will be delivered to you either via email, in person or via post, as requested by you. Your SOA contains the information needed to understand our advice and the basis on which it is made. The SOA will include information about:

- the specific advice;
- the reasons for the specific advice;
- any fees or commissions;
- any associations or relationships that may influence the advice;
- the implementation plan; and
- any other relevant matters.

Record of Advice

Once you have been provided with a SOA, further advice may be provided to you in a Record of Advice ("**ROA**"). ROAs are issued when there has been no change in your personal circumstances or the basis of the advice set out in the SOA.

Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

Implementation and Review of Advice

The SOA will contain instructions on how the advice should be implemented. Your adviser will work with you to ensure that the advice is properly implemented.

Financial plans should be reviewed on at least an annual basis, if not more regularly. You should contact your adviser immediately if your circumstances change in any way, or if you believe for any reason the advice is not appropriate to you. ^(L)_{SEP}

Time limits and responsibility for implementing our advice

You should not act on any recommendation after thirty (30) days of the date of the SOA without your adviser's written confirmation that our recommendations are still suited to you.

No responsibility will be taken for any advice acted on after thirty (30) days without your adviser's separate written confirmation that the advice is still suited to you.

We will not be responsible for any losses connected to our advice if it is not implemented by us, if you do not engage us as your adviser or if you cease to engage us as your adviser.

5. OTHER DOCUMENTS YOU MAY RECEIVE

If your adviser recommends or refers you a particular financial product, platform, wrap account or managed fund you may also receive a Product Disclosure Statement ("**PDS**") prepared by the product issuer, which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply. This document will be provided to assist you in making an informed decision about that product.

Your adviser will also provide other documents as needed. These documents may include educational material, client agreements or other offer documents.

6. OUR FEES AND CHARGES

National Planning Partners receives all fees, including commissions, in its capacity as a trustee of a bare trust for ActOn Wealth Pty Ltd and your adviser, and passes these fees on to ActOn Wealth Pty Ltd as soon as practical after receipt and is not beneficially entitled to any of these fees. ActOn Wealth Pty Ltd, as the employer of your adviser, pays a fee to National Planning Partners for its licensee services.

Advice Fees

ActOn Wealth Pty Ltd, on behalf of your adviser, will charge a fee for service for providing financial advice to you. In certain circumstances, Implementation Fees may also be charged depending on the strategy being implemented. A fee relating to the percentage of funds under advice may also be charged.

We will explain all fees payable by you prior to any advice or product being recommended to you and an invoice will be provided to you. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided in section 2.

	Typical Fee Charged
Initial Advice Fee	\$2,000-\$8,000
Ongoing Advice Fee	\$1,800p.a.-\$6,000p.a.

All fees and commissions are disclosed fully in our initial advice and service agreements. Any changes to these fees and commissions are disclosed to you at the time of any further advice.

Insurance Commissions

Initial and ongoing commissions from life insurance providers may be received by ActOn Wealth Pty Ltd, as the employer of your adviser. These fees are paid to ActOn Wealth Pty Ltd by the life insurance issuer of the life insurance product your adviser recommends to you and are included in what you pay for the life insurance product. The commissions vary and are dependent on the life insurance policy cost.

The initial commission of up to 60% (excl. GST) of your annual policy cost is paid in the first year by the life insurance product issuer to ActOn Wealth Pty Ltd. Ongoing commissions of up to 20% (excl. GST) on your annual policy cost are payments made by the life insurance product issuer to ActOn Wealth Pty Ltd in the years after the first year.

If you initiate an increase to your cover, ActOn Wealth Pty Ltd may receive initial and ongoing commissions on the annual increase to your life insurance policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your life insurance policy cost), ActOn Wealth Pty Ltd may receive up to 38.5% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission ActOn Wealth Pty Ltd may receive is set out in the table below:

7. ASSOCIATIONS AND RELATIONSHIPS WHICH MAY AFFECT OUR ADVICE

We have associations with a wide range of Financial Product issuers and Service Provide. From time to time, we may refer you to other professional service providers, and, we may refer you to related entities. The following are related parties:

- ActOn Wealth Pty Ltd (ABN 56 619 492 974)
- ActOn Lending Pty Ltd (ABN 52 619 492 956) Australian Credit Licence 384704
- ActOn Property Australia Pty Ltd (ABN 48 619 492 938)

You are under no obligation to use the services of any of these related entities. ActOn Wealth Pty Ltd is not responsible for advice, services or information provided to you by any of these related entities and in all cases where an advice document is produced, referral fee amounts will be disclosed.

8. MAKING A COMPLAINT

National Planning Partners have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our

Complaints Officer on the details below:

Complaints Officer

National Planning Partners Pty Ltd

By mail: 12/37-39 Albert Rd Melbourne VIC 3004

Telephone: 1300 002 375

Email: contactus@nationalplanningpartners.com.au

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority ("**AFCA**") on 1800 931 678. AFCA is an approved external dispute resolution scheme of which National Planning Partners is a member.

You may also contact the Australian Securities and Investments Commission ("**ASIC**") info line on 1300 300 630.

9. COMPENSATION ARRANGEMENTS

National Planning Partners have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for National Planning Partners and our representatives and employees in respect of our authorisations and obligations under our AFSL.

10. OUR PRIVACY POLICY

We understand that privacy is important to you. National Planning Partners is committed to protecting your privacy.

This Privacy Policy relates to the collection and use of personal information you may provide to us through this website.

Personal information is any information that can identify you. This may include sensitive information such as your health, race, religion or political beliefs. We may ask for sensitive information where it is required by law or where the information is needed to enable us to provide you with the financial products or services you need. In either case, we may collect such information incidentally. By providing us with sensitive personal information, you consent to us using the information subject to applicable laws.

In this website, "we", "our", and "us" may refer to National Planning Partners as a company. The following information provides an overview of how we will protect your privacy.

Collection of personal information

We may collect and hold personal information about you, information you provide to us, including fact finder forms or when you speak directly with our staff.

Please note that if we collect personal information electronically, we may do so by using "cookies". A cookie is a packet of information which is sent by our website to your computer to track your use of our website and to allow you to effectively access your account information. This information is collected for security purposes and to protect the integrity of your account details.

Use and disclosure of personal information

Your personal information is used only for the purpose for which it is collected, and that is for the purpose of providing you with the financial products and/or services you have requested or for such other purposes:

- notify you about our other services and marketing activities from time-to-time; and
- manage our relationship with you.

We will not disclose your personal information unless the disclosure:

- is required by law;
- has your consent (express or implied);
- is to product providers you were placed in by a National Planning Partners Financial Adviser;
- is to financial planners, brokers and those who are authorised by us to review our clients' needs and circumstances from time-to-time;
- is to other entities within the National Planning Partners group, but only if this is necessary in order for us to provide you with services; or
- is to organisations with whom we have a business relationship that have strict confidentiality rules. You agree that not all recipients of your personal information may have privacy policies
- similar to ours and you consent to the disclosure of your personal information for those purposes.

If at any time you no longer wish to be notified about our products, services or promotions, please let us know.

We will otherwise not transfer your personal information outside Australia or use, sell or disclose your personal information without your consent, unless permitted to do so under the Privacy Act or required to by law.

Security

We strive to ensure the security, integrity and privacy of personal information submitted to our site, and we review and update our security measures in light of current technologies. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure.

However, we will endeavour to take all reasonable steps to protect the personal information you may transmit to us.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

Access to your personal information

You can request us to provide you with access to personal information we hold about you. We may allow you to inspect your personal information in person, or provide you with copies or a summary of relevant documents, depending on what we consider most appropriate in the circumstances. Any charge we make for providing access will be reasonable.

Please note that we need not provide access to personal information if the request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or give rise to a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Identifiers (Tax File numbers)

In some circumstances we are required to collect government identifiers, for example your tax file number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

Sensitive Information

Without your consent for instance where information is provided by you for insurance or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment exercise or defence of a legal claim.

Links to other websites

We provide links to other websites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.

Contacting Us and Privacy Issues

You can obtain further information on request about the way in which we manage the personal information that we hold or you can raise any privacy issues with us by contacting us on 1300022 866.

If you wish to complain about any breach or potential breach of the privacy policy or the Australian Privacy Principles, You should contact the Complaints Manager at Security National. You may also contact the Office of the Australian Information Commissioner who may investigate your concern further.

Further privacy information

For more information about privacy issues in Australia and protecting your privacy, visit the Office of the Australian Information Commissioner's website www.oaic.gov.au



Blyth Staley

SENIOR FINANCIAL ADVISER/PARTNER

Authorised Representative No. 1270402

Starting out in financial services in 2009 after graduating from Monash University and spending time travelling, Blyth immediately gravitated toward the advice path. Sitting down and gaining a better understanding of someone on a personal level is what he loves to do.

Having worked in financial services now for over a decade, what Blyth values the most is his long-term client relationships. "Being able to connect with someone and understand their financial situation is much more than just understanding the numbers".

Blyth is a long-suffering Melbourne Demons supporter and avid Joe Rogan listener. His spare time is spent at the archery range or running trails with his beloved dog Roy.



"As a first time/nervous investor trying to plan for retirement our experience with ActOn Wealth has been amazing and given us peace of mind. Blyth and the team have walked us through each step guiding and supporting. Their professionalism and service is first class, I cannot speak more highly of them."

Trish



Thomas Daykin

SENIOR FINANCIAL ADVISER

Authorised Representative No. 1274809

With a heavy focus on goals-based strategy, Tom's aim is to develop long-lasting relationships with his clients that not only addresses their finances, but also their lifestyle goals.

His approach to financial planning is holistic, ensuring that all of his client's needs are met and that all areas of their finances are working together. This commitment has resulted in Tom previously being recognised at the AFA industry awards event of 2018.

Tom's holistic approach extends into his personal life where he can be found watching and following about as much sport as he possibly can. From a typical Melbourne-based AFL fanatic, to the obscurity of once captaining the Australian Junior Curling Team, he'll seemingly try it all.



“Thomas has been my Financial Advisor for a number of years. He has provided exceptional advice, guidance, support and customer service throughout each life phase. I am very grateful to collaborate with a financial Adviser that continues to assist me in achieving my goals, future plans and has my best financial interests in mind. Highly recommended.”

Lara



Matthew Jacobson

SENIOR FINANCIAL ADVISER

Authorised Representative No. 455757

Matt has been working in Financial Services since 2010, starting out in Asset & Equipment Finance after completing a Bachelor of Commerce. From here he moved into Financial Planning and really found his passion.

Matt puts a big emphasis on education and loves furthering his knowledge and skills, having completed a Cert IV and Diploma of Finance and Mortgage Broking, and most recently a Masters in Financial Planning.

While being very strategy focused, what Matt enjoys most is creating close relationships with his clients and being there through the different stages of their financial journeys.

When he's not in the office, you'll probably find Matt at the cinema, catching up with mates, or at the gym enjoying his hobby of Muay Thai Kick Boxing.



“Matthew has been our financial advisor for a few years now and we are extremely happy with the service he has provided us. Would highly recommend to others.

Well done Matt, we are happy knowing when we retire that we have been guided in the right direction to be able to do it comfortably.”

Renate Q.



12/37-39 Albert Road Melbourne VIC 3004

Phone: 13000 ACTON

Fax:(03) 8692 6959

www.actonwealth.com.au

CREDIT GUIDE

Finsure Finance & Insurance Pty Ltd is a licensed provider of credit assistance to assist you with finance under the *National Consumer Credit Protection Act 2009* ("The Act"). This document provides you with information about us and our representative ("we, us, our"), with whom you are dealing and the services we provide.

1. KEY INFORMATION

Australian Credit Licence holder	Finsure Finance and Insurance Pty Ltd (ACN 068 153 926)
Address	24/52 Martin Place Sydney NSW 2000, Australia
Phone and e-mail	1300 346 787 admin@finsure.com.au
Australian Credit Licence number	384704
Internal Complaints Officer contact details	Complaints Manager complaints@finsure.com.au
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

2. OUR CREDIT REPRESENTATIVES

We have appointed a number of Credit Representatives to provide services to you. Details of the Credit Representative with whom you are dealing are:

Credit Representative's names	Mr Matthew Jacobson
Address	12/37-39 Albert Road Melbourne VIC 3004,
Phone	0434 726 769
E-mail	mjacobson@actonwealth.com.au
Credit Representative number	419904
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
Credit Representative's names	Mr Thomas Daykin
Address	12/37-39 Albert Road Melbourne VIC 3004,
Phone	0434 726 769
E-mail	tdaykin@actonwealth.com.au
Credit Representative number	517087
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Credit Representative's name	Mr Blyth Staley
Address	12/37-39 Albert Rd Melbourne VIC 3004,
Phone	0434 726 769
E-mail	lending@actonwealth.com.au
Credit Representative number	509369
External Dispute Resolution Scheme details	<i>Australian Financial Complaints Authority</i> Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Credit Representative (or the business for which the Credit Representative acts) will receive the commissions referred to in Part 6 of this document above.

3. OWNERSHIP

Finsure is ultimately owned by BNK Banking Corporation Limited trading as Goldfields Money, Australian Credit Licence number 246884. We will only ever assist you with the credit product that we believe is best for you and your circumstances. However, in the event that we introduce you to a loan from BNK Banking Corporation Limited trading as Goldfields Money, we will specifically disclose this ownership relationship to you again to ensure you understand our relationship with them.

4. PANEL LENDERS

We will assist you in making the choice of a loan or lease that is suitable for your purposes.

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance. We source finance products from a panel of finance providers. Our Current Top 6 providers to which our Representatives introduced borrowers are:

ANZ Bank Commonwealth Bank Australia Macquarie Bank	National Australia Bank St George Bank Westpac Banking Corporation
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5. INFORMATION WILL BE REQUIRED FROM YOU

Under the Act, we are obliged to make sure that any loan, or principal increase to a loan, or lease that we suggest to you or assist you to obtain is "not unsuitable" for you. We will need to ask you a series of questions to make this assessment. The law requires us to:

- make reasonable enquiries about your borrowing objectives and requirements;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify the details of your financial situation.

Credit will be unsuitable if, at the time of making the assessment, it is likely that, at the time the recommended loan or lease is made:

- you cannot afford to repay the loan or lease or can afford to repay it only with substantial hardship; or
- the loan or lease does not meet your borrowing objectives and/or requirements.

For these reasons, we must ask you to provide us with a significant amount of information, much of which we will need to verify. It is therefore very important that the information you provide to us is accurate and complete.

If we provide you with credit assistance, we are required to provide you, upon your request, a copy of our preliminary credit assessment that details how we considered the product we suggested to be "not unsuitable" for up to seven years after the date of the assistance.

6. INFORMATION PROVIDED BY US

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.

7. FEES PAYABLE BY YOU

We may charge you for our services if you apply for a home loan, an investment property loan, a personal loan or a lease. If a fee is to be charged, this will be disclosed to you in a Credit Quote which will be provided to you before applying for finance.

You may need to pay fees to the finance provider as part of the application process. These will be detailed in a Credit Proposal Disclosure Document that we will provide to you before applying for finance.

8. COMMISSIONS RECEIVED BY US

We may receive commissions from the finance provider that provides your loan or lease. These are not fees payable by you. Further details of the commission earned by us will be provided in the Credit Proposal Disclosure Document that we will provide to you before applying for finance.

We may receive additional commissions or bonuses from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

9. COMMISSIONS AND FEES PAYABLE BY US

Referrals from a broad range of sources are sourced by us and our representatives. For example, we or our representatives may pay commissions or fees to call centre companies, real estate agents, accountants, solicitors or other businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Credit Proposal Disclosure Document that will be given to you before applying for finance.

10. OUR INTERNAL DISPUTE RESOLUTION SCHEME

We hope that you are delighted with our services. However, if you have any complaints, you can raise these directly with the representative with whom you are dealing. If you have not received a response to your satisfaction within 5 business days, you may contact our complaints manager using the details listed above.

When we receive a complaint, we will write to you to acknowledge your complaint within 5 business days. We attempt to resolve all complaints as quickly as possible, subject to a full investigation of all the circumstances involved. We will write to you when our investigation completes to let you know the outcome and reasons for our decision.

In the unlikely event that we are still investigating your complaint after 45 days, we will write to explain why we are still investigating your complaint and to let you know when we expect to have completed our investigation.

11. OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, or you have not heard from us within 45 days, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an ASIC-approved External Dispute Resolution Scheme. External dispute resolution is a service provided at no cost to you, giving you

access to an independent mechanism for the resolution of specific complaints or disputes. AFCA's contact details are included above.

12. PRIVACY DISCLOSURE STATEMENT

We are collecting personal and financial information about you to provide you with our broking services.

1. The information you provide will be held by us and our Credit Representative.
2. We may use credit information and any other information you provide to arrange or provide finance and other services.
3. We may exchange the information with the following types of entities, some of which are located overseas:
 - Persons who provide finance or other products to you, or to whom an application has been made for those products.
 - Financial consultants, accountants, lawyers and advisers
 - Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
 - Any person where we are required by law to do so
 - Any of our associates, related entities, contractors and outsourcing partners some of which are located in the Philippines
 - Persons to verify the information you have provided, such as your employer, accountant or superannuation provider
 - Any person considering acquiring an interest in our business or assets
 - Any organisation providing online verification of your identity
4. You may gain access to the personal information that we hold about you by contacting us. You can also contact us for a copy of our privacy policy. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our privacy policy is available from www.finsure.com.au.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

13. DO YOU HAVE ANY QUESTIONS?

If you have any questions about this Credit Guide or about any other aspect of our services, please do not hesitate to ask us at any time. We are here to assist you.