

NOVEMBER 2023.

Our *credit* guide.



We're a proudly Australian company, so we follow with pleasure, all requirements set out in the National Consumer Credit Protection Act (NCCP). The Act is regulated & enforced by ASIC. Which makes it legit.

This scrutiny of our customer offering is something we are very serious about (it is the Law after all). At Tiimely Home, we take our responsibilities to you – our customers – very seriously with a commitment to place your best interests at the forefront of our technology, product offering and customer service.

The Combined Industry Forum (CIF) defines a good customer outcome as when "the customer has obtained a loan which is appropriate (in terms of size and structure), is affordable, applied for in a compliant manner and meets the customer's set of objectives at the time of seeking the loan." For us, this means we make sure you get a home loan that suits you, and one you can afford. How do we make sure? Easy. Our technology simply won't allow an alternative.

Our credit guide is available to you below, for some light reading (because a home loan is a serious business). It provides you with the key information you need to know about the credit assistance we provide for a Tiimely Own home loan.

About Us

Tiimely Pty Ltd ACN: 605 696 544

ABN: 41 605 696 544

Australian Credit Licence Number: 496431

What is credit assistance?

Tiimely Home provides you credit assistance whenever we suggest you apply for a Tiimely Own home loan. In other words, anytime we're helping you apply for a loan, we're providing credit assistance.

Our obligations.

Before we can give you credit assistance, suggest you apply for a home loan via the Tiimely Home platform or assist you with the application process, we need to conduct a preliminary assessment to determine if the home loan will be unsuitable for you. If it's unsuitable, we won't be able to give you credit assistance, which unfortunately means you won't be eligible for a Tiimely Own loan..

A loan would be unsuitable for you if, at the time of assessment, it is likely that it will not meet your requirements and objectives, or it is likely that you will be unable to make loan repayments, or could only make repayments with substantial hardship to your financial situation. While we know you could probably determine this for yourself, the law makes the preliminary assessment our responsibility.

In order to conduct our preliminary assessment, we need to:

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

Access a copy of our assessment.

You can ask us for a copy of our preliminary assessment, free of charge. Just give us a call on 1300 842 405 or email lending@tiimelyhome.com.au.

We will provide you with a written copy of the assessment;

within seven business days (if you make the request within two years of the date we get your application);
or

within 21 business days (if you make the request between two and seven years of the date we get your application).

Our role and how we work with the credit provider.

We work with some other organisations to arrange for our home loans to be provided to you, our customer. The lender of record for the Tiimely Own home loan is Bendigo and Adelaide Bank Limited (ABN 11 068 049 178). We have an arrangement to act as an intermediary for them and this means that we provide credit assistance to Tiimely Home customers and manage the relationship with them up until settlement of the loan.

Although your home loan statements and other information you receive about your loan may be branded as Tiimely Home, these communications sometimes come from the helpful team at Bendigo and Adelaide Bank Limited, not from Tiimely Home.

Bendigo and Adelaide Bank Limited are the go-to for Tiimely Home customers on a day to day basis once their contract is settled, and are also the point of contact for you in resolving any issues you have with your loan or if you're experiencing financial difficulty. Bendigo and Adelaide Bank Limited also manages any collections activities that may be required.

At the time of issuing this Credit Guide, Tiimely Home deals with the following credit provider:

- Bendigo and Adelaide Bank Limited

Though, we do hope to partner with more funders in the future.

Fees.

There are no fees or charges whatsoever payable by you to Tiimely Home for providing credit assistance, such as typical application fees. That's because we believe applying for a home loan should be simple, fast and as affordable as possible.

Our commissions.

When you take out a Tiimely Own home loan, Bendigo and Adelaide Bank Limited may pay Tiimely Home a monthly trail commission during the loan term of up to 0.20% of the loan balance. Bendigo and Adelaide Bank Limited may also pay an upfront commission of up to 1% of the loan amount.

If you'd like to see an estimate of the amount we'll receive for your loan and how it is worked out, we're happy to explain how it works. Just visit let's talk to find the best way to contact us.

Referral fees.

We pay a referral fee (i.e. commission) to certain third-party providers, who we have an arrangement with, for referring you to us. These fees include a commission of 0.20% of the loan amount, upon settlement, and a once off referral fee of \$75 + gst. These fees are not payable by you. You can find out the details of the referral fee by contacting the party that referred you to us, or by calling us for details.

Have a dispute or complaint?

We relentlessly focus on making your customer experience as friendly and transparent as possible. It's part of our DNA. But we know mistakes happen, and we live up to mistakes quickly. If you have any problems, please get in touch.

Phone: 1300 842 405

Email: mysolutions@tiimelyhome.com.au

Post:

Resolutions

Tiimely Pty Ltd GPO BOX 1371

Adelaide SA 5000

If you do raise an issue with us, we'll address it as quickly as possible, and aim to have everything resolved within 30 calendar days. Provide as much your information as you can (including supporting documents if you have them) when you raise your concern, as it will help us to resolve things faster.

Not satisfied?

If we haven't been able to resolve your issues you can contact the Australian Financial Complaints Authority (AFCA).

This is a free, independent and accessible dispute resolution service. The AFCA will encourage you to attempt to resolve any issues with us directly before they get involved.

Their details are:

Phone: 1800 931 678

Website: afca.org.au

Email: info@afca.org.au

Post:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3000.