



ORIENTATION

Package

Policies & Procedures

The purpose of the orientation package is for our clients to incorporate it as a guideline when transacting with M Capitol. In order for us to deliver an exceptional service to all our clients, we have laid out a few things that should be cohered.

M Capitol Pty Ltd will expect you to read through the following policies and procedures that is arranged to meet our requirements. The following information throughout this document is set as a minimum in accordance to our professionalism and expectations.

If you have any queries, complaints or issues with any of our policies, please contact us at clientservice@mcapitol.com.au.

Sincerely,

M Capitol

Credit Guide

This credit guide provides important information about the services we provide. M Capitol Pty Ltd is licensed under the **National Consumer Credit Protection Act 2009 (NCCP Act)** and this document provides you with information about the credit services we may provide to you that is regulated under the Act.

The Assessment We Need To Do Before Giving You Credit Assistance

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you obtain or any lease we help you 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 it is at the time of the assessment, it is likely that:

- 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.

Obtaining A Copy Of The Assessment

We must provide you with a copy of our preliminary credit assessment of your application if you ask within seven 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 of the credit limit is increased.

Services We Provide

M Capitol Pty Ltd is a mortgage manager that offers a range of lending products that is both marketed and managed in house. We believe that our products are competitive and the best available. M Capitol is a licensee who has a written agreement with a funder (lender, lessor, or third party acting for the lender or lessor; e.g. A program manager or trustee) under which the licensee (M Capitol) is required to manage the relationship with the consumer on a day to day basis and the credit contract or lease and associated documentation is branded or co-branded with the name of the Mortgage Manager (i.e. M Capitol).

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Relationship Between The Lender, Program Manager & Mortgage Manager

Lender: Perpetual Corporate Trust Limited ABN 99 000 341 533

Program Manager: Columbus Capital Pty Limited ACN 119 531 252 - trading as Origin Mortgage Management Services

Mortgage Manager: M Capitol Pty Ltd ACN 137 997 212

Fees Payable by You

We may charge a fee for our services. More details about the fees payable by you will be set out in our M Capitol Product term sheet.

Commissions Received by Us

We may receive commission from the lenders and lessors who fund our product. These fees are not payable by you.

Commissions Payable by Us

We source referrals from a broad range of sources. For example, we may pay fees to brokers, financial planners, call center companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. You may, on request, obtain a reasonable estimate of those commissions and how the commissions is worked out.

What If You Are Not Happy With Our Services?

At M Capitol, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of service from us, we encourage you to share this with us, we have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

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You can contact us by whichever of the following means best suits you:

M Capitol Pty Ltd

Telephone: 03 9653 7447

Email: info@mcapitol.com.au

Post: Level 27, 101, Collins Street, Melbourne

Web: www.mcapitol.com.au

If you choose to contact us by mail or email, please make sure you provide as much details as possible about your complaint. We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days.

We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation, we will write to let you know the outcome and the reasons for our decision.

Taking It Further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 4 days, then you can have your complaint heard by our external disputes resolution scheme, Australian Financial Complaints Authority, an independent party. You can contact them at:

Australian Financial Complaints Authority

Telephone: 1800 931 678

Post: Australian Financial Complaints Authority Limited GPO BOX 3, Melbourne, VIC, 3001

Email: info@afca.org.au

Web: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy upon request.

Loan Process

Preliminary Assessment (2 Business Days)

M Capitol will ONLY proceed with a preliminary assessment when ALL applications and documents are received without any issues. Please note that the assessment will be on hold until all outstanding deem satisfactory. Once the assessment is done, we will present a few recommended loans that will best suit the applicants.



Valuation

A valuer will conduct an inspection once you have chosen your desired property. At times, tenants/vendors may delay the valuation process as the valuer is not able to gain access to the property. Hence, the period of valuation can vary.



Credit Assessment (2-3 Business Days)

This is where M Capitol will assess the applicant's request. Please note that we may require additional documents to support your application depending on your case scenario.



Conditional Approval/ Pre-Approval (0-3 Business Days)

If the applicant meet the requirements, M Capitol will issue a conditional approval.

If the applicant has yet to find a property, we can get the loan to be pre-approved. Pre-approval is valid for 90* days ONLY.



Unconditional Approval/ Formal Approval (5 Business Days)

M Capitol will send you a formal approval letter once you have passed all the assessments. We may request for additional documents to finalise approval.



Issue of Loan Letter

Once finalised, we will send a loan contract for the applicant to sign and accept the offer. Once the contract has been reviewed and signed, applicants should submit the signed contract as soon as possible.



Settlement (3-10 Business Days)

Once we have received the mortgage document, we will call and inform the solicitor/conveyor about the availability of funds. The solicitor/conveyor will arrange an appointment with M Capitol for settlement.

*Period of pre-approval may be extended depending on applicant's situation. Certain documents of proof will be required.

DOs & DON'Ts

The team at M Capitol could only tolerate things that are well-organised and wish to not conduct a double take when processing and/or revising the documents for the loan process.

For you to play your part in quickening the period of the process, here are some tips for you to adhere to:

What We Like and Want from You:

- Documents to be scanned and submitted ONLY in PDF format
- Documents to be submitted all at once
- All documents should be submitted as a SOFT copy to applications@mcapitol.com.au
- Organise and combine all relevant documents into ONE file
- Name the documents accordingly and provide documents in a timely manner
- Ensure all documents are genuine, up-to-date and NOT expired
- Documents that are not in English has to be translated by NAATI
- Inform your employer that employment check will be conducted as part of the loan application process to avoid any delays with their loan application,



What We Would Not Tolerate from You:

- Documents that are submitted are in JPEG or PNG formats
- Documents that are sent separately
- Documents that consist of more than 100 pages
- Additional information that is NOT required
- Withholding of information relating to any liabilities
- Bank statements WITHOUT account name and account number
- Bank statements issued MORE THAN 2 weeks ago
- Combining IDs, pay slips and credit card statements into one PDF file
- Duplicate of files

