

Medical & Dental Financial Services

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**ELIXIR**  
WEALTH ADVISORY

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Company

Credit Guide

## Licensee Credit Guide

This document provides information about the services we provide. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

### Licensee details

Outsource Financial Pty Ltd	ACN 131 090 705
Australian Credit Licence Number	384324
Address	406/19 Roseby St, Drummoyne NSW 2047
Phone	1300 781 481
Email	info@outsourcefinancial.com.au

**Services we provide** - outsource financial is an Australian owned and operated organisation, dedicated to providing the professional services sector and their clients with an integrated range of financial services and products. outsource financial currently has a national network of mortgage specialists to assist clients credit products including home loans, investment loans, personal loans, credit cards and consumer leases.

**Our panel lenders** - We source finance from a panel of financiers. The financiers named below are the six financiers with which we conduct the most business.

- ANZ
- NAB
- Commonwealth Bank of Australia
- Westpac
- Citibank
- BoQ

## We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain, or any lease we help you to 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 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.

Additionally, we must ask you to provide us with a significant amount of accurate information. If we give you credit assistance, we must also provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. If we arrange a loan for you remember you must make your own enquiries about the value and future growth of the security property. Also note that any valuation we obtain is for our own use.

## Fees payable by you

outsource financial does not charge you for the services it provides. However, our credit representatives sometimes charge fees for their services. More details about the fees payable by you will be documented in the quote. You may also obtain more information from your credit representative about how these fees are calculated. You may also be required to pay a lender's application fee, valuation fee, government charges and other transaction fees.

## Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

## Commissions payable by us

Outsource financial and our credit representatives source referrals from a broad range of sources. For example, we may pay fees to call centre 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. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how they are worked out.

## Our internal dispute resolution scheme

At outsource we are committed to the effective handling of complaints and timely resolution of disputes.

The information detailed above applies specifically to the credit representative. In addition, the credit representative may receive the whole or part of the commissions & fees referred to above directly or indirectly from us as the representative. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out. The credit representative has access to the financiers listed in the licensee credit guide above.

## Receiving complaints and the complaint process

If you have a complaint or a dispute, you have the option of either contacting your mortgage professional or lodging the complaint directly with outsource financial. You can lodge complaints with outsource by contacting the Complaints Officer by:

Phone: 1300 781 481  
Email: info@outsourcfinancial.com.au  
Address: 406/19 Roseby Street, Drummoyne NSW 2047

You can also speak with any representative of our business who will refer you to the Complaints Officer. You should explain the details of your complaint as clearly as you can verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

## Timeframes for response

If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

## Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our EDR provider is AFCA (Australian Financial Complaints Authority) which is a free service established to provide an independent mechanism to resolve specific complaints.

EDR: AFCA  
Phone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)  
Mail: GPO Box 3  
Melbourne VIC 3001

More Information - If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

## Representative Credit Guide

We have appointed the persons below as our credit representative in the provision of credit assistance to you.

### Credit Representatives Details

Credit Representative Name	Pajand (PJ) Roghanchi
Credit Representative Number	476643
Business Name	Medical & Dental Financial Services Pty Ltd
Address	Level 1, 1 Queens Road Melbourne VIC 3004
Phone	0410 399 223
Email	<a href="mailto:pj@elixirw.com.au">pj@elixirw.com.au</a>

Credit Representative Name	Rajiv Vipinkumar Ghelani
Credit Representative Number	447820
Business Name	Medical & Dental Financial Services Pty Ltd
Address	Level 1, 1 Queens Road Melbourne VIC 3004
Phone	(03) 8080 0420
Email	<a href="mailto:rajiv@elixirw.com.au">rajiv@elixirw.com.au</a>

**Fees payable by you** (The box marked below is applicable to this loan)

- The credit representative does not charge you for the credit services because the representative receives commission from the financier or the licensee. However, you may need to pay the financier's application fee, valuation fees, and other fees.
- The credit representative may charge a fee for the credit services provided. More details about the fees payable by you will be set out in a quote which will be given to you before a finance application is lodged. You may obtain from the credit representative more information about how these fees and charges are worked out.

**Representative's External Dispute Resolution scheme (EDR)**

If the credit representative is unable to resolve your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. The external dispute resolution provider is CIO (Credit and Investments Ombudsman)

EDR: AFCA  
Phone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)  
Mail: GPO Box 3  
Melbourne VIC 3001

# AFCA

Australian Financial Complaints Authority

## Certificate of Membership

Medical & Dental Financial Services Pty  
Ltd

IS A MEMBER OF

Australian Financial Complaints Authority Limited

ABN 38 620 494 340

➤ MEMBER NUMBER 64786  
➤ VALID TO 31/07/2019



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**David Locke**  
Chief Ombudsman and  
Chief Executive Officer

# AFCFA

Australian Financial Complaints Authority

## Certificate of Membership

Rajiv Ghelani

IS A MEMBER OF

Australian Financial Complaints Authority Limited

ABN 38 620 494 340

➤ MEMBER NUMBER 50390  
➤ VALID TO 31/07/2019



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**David Locke**  
Chief Ombudsman and  
Chief Executive Officer

# AFCFA

Australian Financial Complaints Authority

## Certificate of Membership

Pajand Roghanchi

IS A MEMBER OF

Australian Financial Complaints Authority Limited

ABN 38 620 494 340

➤ MEMBER NUMBER 66056  
➤ VALID TO 31/07/2019



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**David Locke**  
Chief Ombudsman and  
Chief Executive Officer





# Membership Certificate

The Finance Brokers Association of Australia Limited  
hereby recognises

**Rajiv Vipinkumar Ghelani**

**Membership Number M-325633**

Accredited Member of the FBAA

**09 September 2013**

Joining Date

**09 September 2019**

Expiry Date

A handwritten signature in black ink, appearing to read 'Skirstein'.

Executive Chairman



# STATEMENT *of* ATTAINMENT

This certifies that

**Pajand Roghanchi**

has successfully completed the requirements for

**Accredited Finance Broker**

THIS ACCREDITATION IS VALIDATED BY MEMBER NO: 494637

DATE ATTAINED: 01/03/2012

This accreditation is valid while the individual named remains an MFAA Full Member, or the nominated representatives of an MFAA Full Member. This accreditation should be presented with a current Full Member certificate. Current members of the MFAA are displayed at [www.mfaa.com.au](http://www.mfaa.com.au)

A handwritten signature in black ink, appearing to be 'DB', is positioned above the name Donna Beazley.

**Donna Beazley**

Chairman

MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA



# CERTIFICATE *of* MEMBERSHIP

This certifies that

**Pajand Roghanchi**

was awarded the status of

**FULL MEMBER**

MEMBER NO: 494637    VALID TO: 17/05/2019

A handwritten signature in black ink, appearing to read 'Donna Beazley', is positioned above the printed name and title.

**Donna Beazley**

Chairman

MORTGAGE & FINANCE ASSOCIATION OF AUSTRALIA