CREDIT PROVIDER'S CREDIT GUIDE

As an intending borrower, we provide you with the following Credit Guide, which must be provided to you in writing, in accordance with Section 126 of the National Consumer Credit Protection Act 2009.

Date of issue:	CURRENT AS OF 1ST OCTOBER 2011		
Licensee's name (being a credit provider):	SUNSHINE LOAN CENTRES PTY LTD		
Licensee's contact details:	PH 07 5526 8866, EMAIL money@ sunshineloans.com.au		
Australian Credit Licence Number:	390556		
Is credit assistance from a mortgage manager likely to be involved?			NO
If yes, the relationship between the mortgage manager and the credit provider is as follows	N/A		
Is credit assistance from a product designer likely to be involved?			NO
If yes, the relationship between the credit Assistant and the product designer is as follows	N/A		
Internal dispute resolution procedure: IDR Manager: SHANE POWE Phone:07 5526 8866, Fax:07 5570 6322, Email: shane@sunshineloans.com.au			
External Dispute Resolution (EDR) Scheme membership details:	Credit Ombudsman Service Limited (COSL), Ph: 02 9273-8400, or go to www.cosl.com.au.		

Recommendation of contract unsuitability details:

- Under Sections 128 and 129 of the National Consumer Credit Protection Act 2009, we are obliged to assess if the credit contract you seek is unsuitable.
- Under Section 131, we are obliged to advise you that we will not participate in the arrangement of a loan for you, if that loan would be unsuitable, "unsuitability" being assessed on the following:
  - (a) Whether or not you will be able to comply with the financial obligations under the contract, without substantial hardship, if at all.
  - (b) Whether or not the contract will meet your requirements and objectives.
  - (c) Whether or not the contract meets requirements imposed by regulation, from time to time.
  - (d) It involves us, as a credit provider, making enquiry about your financial circumstances.
  - (e) According to whether or not we believe the information to be true.

We hope this information is of assistance and thank you for your enquiry.