

BETTER CHOICE HOME LOANS ANNUAL ACCREDITATION ATTESTATION



Attestation Information

Key Personnel Completing Review

Name: Ray Veleski
Position: Director
Phone number: 0418473891
Email address: ray@financeofaustralia.com.au

Credit Representatives (in Excel / CSV)

Please provide list of all current credit representatives ([click here to access template](#) for relevant information required)

Compliance Framework

Please confirm you (the ACL Holder) hold and maintain the following compliance framework documentation.

- Compliance policy, procedures and/or manual
- Organisation chart
- Conflicts of interest policy
- Risk Management policy and documented risks and controls
- Incident management policy and procedures
- Complaints and disputes policy and procedures

☒ Yes

☐ No, please provide details

Responsible Lending

Are all the responsible lending documentation held by you (ACL Holder) for all applications, including copies of preliminary assessments?

☒ Yes

☐ No, please provide details

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Training and Development

Please confirm you (ACL Holder) hold and maintain the following training documentation.

- Training policy and procedures
- Records of training e.g. webinars
- Mentoring policy and/or procedure

☒ Yes

☐ No, please provide details

Please confirm you and your credit representatives if applicable, hold a current AML/ CTF certificate within the last 18 months.

☒ Yes

☐ No, please provide details

Data Security and Privacy

How is responsible lending documentation stored?

Internal registers. Secure filing cabinets and external Server at Nebule Solutions. (IT Support, protection and data recovery).

What is the location of your database that stores all of your lending documentation? If not in Australia, please specify what country it is located in and whether it is stored on a cloud environment.

MCAA Compliant.

Nebule Solutions for IT support, protection and data recovery Picnic Point NSW (Stored on off-site server)

Explain what arrangements you have in place to ensure the security of the lending documentation.

Long term agreement in place.

Do you have a privacy policy as required by the Privacy Act 1988 (Cth), that is publicly accessible? If not, please explain why.

☒ Yes

☐ No, please provide details

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General

Are you currently accredited with an aggregator?

☐ No

☒ Yes, provide full details

VOW

In addition, Better Choice have implemented the following minimum standards required to maintain your accreditation. By signing this form, you confirm you hold current copies of the following documentation.

- Current ACL
- Current AFCA Membership Certificate
- Individual MFAA or FBAA corporate membership certificate
- PI Insurance that has 84-month run-off cover and insured to the value:
 - \$2,000,000 per claim and;
 - \$6,000,000 in the aggregate

We remind you of your obligations under your Agreement and general obligation to notify us of any changes in relation to any matters included in this certification.

Please note we will require the following documents to be uploaded to our website in order to complete your attestation.

- A copy of your Credit Guide template
- A copy of your Preliminary Assessment template
- A copy of your Fact Find template
- A copy of your Credit quote and proposal template

Executed on by [Introducer]:

Housing Finance of Australia Pty Ltd

Authorised Representative / Director

Full Name of Authorised Representative

Dobre (Ray) Veleski

Date completed (dd/mm/yyyy)

17th November 2023

[Click here to upload the relevant documents](#)