

# AUTHORISED CREDIT REPRESENTATIVE PROFILE

<b>Introduction</b>	I, <b>Barry O'Connell</b> am an Authorised Credit Representative of National Mortgage Brokers Pty. Ltd.																		
<b>My educational qualifications and experience</b>	I have worked in the Credit/Finance Industry since 1983 and hold the following qualifications:- <ul style="list-style-type: none"> <li>- <i>Certificate IV in Financial Services (Finance/Mortgage Broking).</i></li> <li>- <i>Diploma of Finance and Mortgage Broking Management</i></li> </ul> I am highly experienced and skilled in areas of mortgage lending including personal and business lending. I have extensive knowledge in company/trust lending, debt recycling strategies and personal mortgage advice, including SMSF lending.																		
<b>The products I can recommend to you</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">Variable Rate Loans</td> <td style="width: 33%;">Professional Package Loans</td> <td style="width: 33%;">Lines of Credit</td> </tr> <tr> <td>Fixed Rate Loans</td> <td>Split Loans</td> <td>Offset Savings Accounts</td> </tr> <tr> <td>Interest Only Loans</td> <td>Lo- Doc Loans</td> <td>Bridging Finance</td> </tr> <tr> <td>Reverse Mortgages</td> <td>Non- Conforming Loans</td> <td>Business Loans</td> </tr> <tr> <td>Commercial Loans</td> <td>SMSF Loans</td> <td>Development Loans</td> </tr> <tr> <td>Leasing</td> <td>Hire Purchases</td> <td>Chattel Mortgages</td> </tr> </table>	Variable Rate Loans	Professional Package Loans	Lines of Credit	Fixed Rate Loans	Split Loans	Offset Savings Accounts	Interest Only Loans	Lo- Doc Loans	Bridging Finance	Reverse Mortgages	Non- Conforming Loans	Business Loans	Commercial Loans	SMSF Loans	Development Loans	Leasing	Hire Purchases	Chattel Mortgages
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<b>The services I can offer to you</b>	Please refer to page 1 of the Credit Guide.																		
<b>How my principal and I are paid</b>	<p><b>THE LICENSEE</b> Please refer to page 2 of the Fees and Commissions Disclosure Document. National Mortgage Brokers Pty Ltd is paid by way of commission or fee upon drawdown of the loan.</p> <p><b>The Authorised Credit Representative</b> For details of other possible benefits, please refer to the Fees and Commissions Disclosure Document.</p> <p><b>FEE FOR SERVICE</b> If a fee for service is payable by you, the upfront fee is negotiated inclusive of GST.</p>																		
<b>Other benefits, interests or associations</b>	National Mortgage Brokers Pty Ltd or Barry O'Connell holds no benefits, interests or is associated with any of the lenders that supply the finance products or any interests in the assets being purchased.																		
<b>How to find me</b>	Our office is situated at Suite 2, Level 1/169 Pascoe Vale Road Moonee Ponds VIC 3039. If you'd like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 03 9373 0400 or mobile 0434 027 915.																		
<b>Complaints</b>	Please refer to the credit guide I have handed to you for the recommended procedures to enable any of your concerns or issues to be addressed as quickly as possible. I am a member of an ASIC approved EDR scheme in line with the licensing requirements and would like to ensure any issues you have are addressed.																		

This document, the Authorised Credit Representatives Profile, should be read in conjunction with National Mortgage Brokers Pty Ltd Australian Credit Licence Number 391209 - Financial Services Credit Guide dated 13 Oct 2011.

Distribution of the Authorised Credit Representatives Profile by the Authorised Credit Representative detailed above has been approved by the licensee, National Mortgage Brokers Pty Ltd.