

AGRINOVA FINANCE & ADVISORY

CREDIT GUIDE

Ornum Pastoral Pty Ltd Trading as Agrinova Finance & Advisory

ABN: 36 606 002 356, Credit Representative Number: 576024.

Credit Representative of LMG Broker Services Pty Ltd ABN 67 632 405 504,

Australian Credit Licence 517192.

About Us

LMG Broker Services Pty Ltd is licensed under the National Consumer Credit protection Act 2009.

Licensee Name: LMG Broker Services Ltd

Address: Level 26, 111 Eagle Street, Brisbane QLD 4000 Telephone:
1800 275 564 Monday to Friday 8am - 7pm (AEST)

Email: resolutions@lmg.broker

Australian Credit Licence Number: 517192

Credit Representative: Bernard Munro

Address: 1/315 Peel Street, Tamworth NSW 2340 Telephone:
0438 695 025

Email: bernie@agrinovafinance.com.au

Credit Representative Number: 576024

Our Duty to You

We are legally required to act in your best interests when providing credit assistance. We prioritise your needs and will recommend products that are appropriate based on your situation, goals, and financial capacity.

Credit Assistance We Provide

The provision of credit assistance may be provided when we:

- Review your current situation;
- Recommend a particular loan or lender;
- Assist you to apply for a loan or an increase to your existing loan;
- Suggest you stay with your current loan.

Agrinova Finance & Advisory will assess whether any loan we recommend is unsuitable for you based on your financial position and requirements.

Charges

Agrinova Finance and Advisory will provide a Credit Quote and terms of engagement before a loan application is commenced. This Credit Quote may charge a fee for providing credit assistance. You may also be charged fees by the lender (e.g. valuation or application fees). The lender fees will be disclosed as a component of the lending application assessment.

Commissions

We may receive commissions from lenders. These include:

- Upfront commissions (a percentage of your total loan amount);
- Trail commissions (ongoing payments based on loan balance). Typically, fees range between 0.10% & 0.55% of Approved amount. Please note Agrinova Finance & Advisory has no influence of these and will not speculate on what a Bank/Finance Company will or won't charge. Typically, lenders pay trail.

These are not payable by you.

Full details will be provided in the Credit Proposal document.

Referral Commissions

If you were referred to us, we may pay a referral fee or commission to the referrer. This will be disclosed in the Credit Proposal you receive.

Our Lender Panel and Accreditations

We access lenders through LMG Broker Services Pty Ltd. This gives us access to a wide panel of lenders. We hold accreditations with multiple lenders, including major banks and other recognised market lenders. We are committed to selecting from this panel based on what best suits your needs.

Resolving Complaints

If you have a complaint, please contact:

Bernie Munro – Agrinova Finance & Advisory

Email: bernie@agrinovafinance.com.au | Phone: 0438 695 025

If unresolved, escalate to:

LMG Broker Services Pty Ltd

Email: resolutions@lmg.broker | Phone: 1800 275 564

Still not satisfied? Contact AFCA:

Website: www.afca.org.au | Phone: 1800 931 678

Important Disclosures

We do not provide legal or financial advice.

You should seek independent legal or financial advice before entering any credit contract.

Agrinova Finance & Advisory maintain a register of any non-monetary benefits received from lenders, available on request.