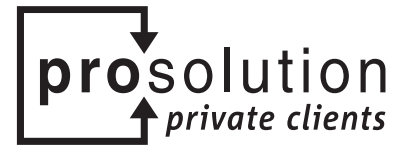


Financial Services Guide



Dated: 1 July 2008
ProSolution Group Pty Ltd
ABN 54 096 725 370
AFS Licence Number 238449

This Financial Services Guide ('FSG') is an important document that we are required to give to you under the requirements of our Australian Financial Services Licence. It provides you with information about ProSolution Group Pty Ltd (trading as ProSolution Private Clients) to help you decide whether to use the financial services we provide. This FSG explains the services we can offer to you. It also explains how we are remunerated and includes details of our internal and external complaints handling procedures and how you can access them.

Who are we?

Any financial services offered will be provided by a representative of ProSolution Private Clients, Debt Advisory & Broking division (herein referred to as ProSolution Debt Advisory or PDA). PDA is licensed under the Corporations Act to provide these services to you. Our Australian Financial Services Licence Number is 238449.

You can contact us by:

calling our national phone number – 1300 880 224;

visiting our website at www.prosolution.com.au;

writing to us at Level 8, 51 Queen Street, Melbourne, Victoria, 3000; or

email us at advice@prosolution.com.au.

PDA is a boutique debt advisory & mortgage broking firm. We will guide you through the many options available to you (via panel of 35 lenders) and provide you with advice about tax-effective loan structuring, debt planning, mortgage insurance fee waivers and risk mitigation. Our service is offered exclusively to certain professionals such as lawyers, medical practitioners and senior executives (similar to a Private Bank). PDA Analysts are Accredited Mortgage Consultants with the Mortgage & Finance Association of Australia.

What financial services and products are we licensed to offer?

PDA is authorised to offer the following financial services:

- dealing in financial products (basic deposit products); and
- providing general advice on financial products.

We offer a range of basic deposit products (and mortgages). We can help you to apply for these products and can also give you general financial advice in relation to these products. PDA does not provide financial planning services and provide general financial product advice only. General financial product advice is advice that has been prepared without taking into account the client's objectives, financial situation or needs. If you need financial planning advice, please contact our Wealth Advisory division which operated under a different AFSL (and a separate FSG is available on our website).

How can you transact with us?

You can give us instructions by telephone, mail, and fax or via our website (including email).

How are we paid for the services we provide?

PDA does not charge its clients for its services. PDA may receive a commission from the lender to which we have introduced you to. This commission may be payable in the form of an upfront commission and an ongoing trail commission. Commissions are calculated as a percentage of the approved loan balance or the outstanding loan balance. All commissions that may become payable to us are disclosed in writing in your Loan Solution report. These commissions are expressed as a percentage rate and only include PDA's share of the total commission that is payable in relation to arranging the clients loan. PLAN Australia Pty Ltd (our service provider) may receive the remaining share of this commission.

We do not pay commissions or provide other benefits to third parties for referring customers to us.

What other commissions, fees or other benefits do we receive?

PDA (its staff or directors) may receive other benefits from lenders (in the form of training, entertainment such as lunches, etc.). These benefits are recorded in our benefits register and are available for review.

How are employees paid?

Employees and directors of PDA who give you advice do not receive specific payments or commissions for the giving of that advice. Employees and directors receive salaries, discretionary bonuses and other benefits from us.

How is my personal information dealt with?

At PDA the privacy of your personal information is important to us. If you would like a copy of our Privacy Statement please telephone our national number on 1300 880 224 or visit our website at www.prosolution.com.au.

What should I do if I have a complaint?

You have the right to enquire into or complain about the operation of our services to the extent that it relates to you or your situation. We have established procedures to ensure all enquiries and complaints are properly considered and dealt with. If you have an enquiry or complaint, please put it in writing and attention it to our director, Mr Stuart Wemyss (via mail to PO Box 475, Collins Street West VIC 8007 or email him at swemyss@prosolution.com.au).

If you are not satisfied with our handling of your complaint you may lodge a complaint with the Financial Ombudsman Service Limited by contacting them via:

Mail: GPO Box 3 MELBOURNE VIC 3001

Online: www.fos.org.au

Fax: 03) 9613 6399

Telephone 1300 78 08 08