

CAL - Claims and Breaches

Date the conduct was first identified	Date reported to the regulator	Summary of the conduct	Credit Guide	Credit Quote	Reasonable Enquiries	Verification of financials	Confirmation Not Unsuitable	Commission Disclosure	Repayment Accuracy	AML/CTF	Loan Application Consistency	Supporting Documents	Referral process	Signature anomaly	Other	Dishonest Conduct	Privacy	No evidence of loss	Name of Regulator or body investigating conduct	Details of any legal proceedings commenced	Status of proceeding	Any regulatory action is continuing	Complaint Status	Compensation amount or refund
1/01/2013	N/A	Client missed settlement due to broker's lack of attention	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	IDR - Centrepoint Alliance Lending	N/A	N/A	N/A	Settled	\$848.49
1/02/2013	N/A	Client received incorrect loan product and missed settlement causing them to seek compensation. The original complaint was with FOS against the loan provider. When that was rejected borrower complained about the Broker. The complaint was withdrawn by complainant.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	IDR - Centrepoint Alliance Lending	N/A	N/A	N/A	Closed	N/A
6/05/2013	N/A	Total amount of fees or charges payable to ACL section not completed	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
14/05/2013	N/A	Client financials sections either incomplete or very limited details	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
14/06/2013	N/A	Tax file number is still clearly visible on both borrower's tax returns	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
14/06/2013	N/A	"Commissions to be received" section not completed. Still reads generic, unaltered text. "Other fees you should be aware of section" not completed. Unaltered from original text	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
14/06/2013	N/A	Total amount of fees or charges payable to ACL section not completed	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
28/06/2013	N/A	Bank statements do not appear to be included in file	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
9/07/2013	N/A	No evidence of property sale on file	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
16/07/2013	N/A	Total amount of fees or charges payable to ACL section not completed	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2013	N/A	Client alleges inappropriate low doc loan (taken out for son) that has caused financial hardship.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	CIO/COSL	N/A	N/A	N/A	Closed	N/A
12/08/2013	N/A	Bank statements do not appear to be included in file	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
24/09/2013	N/A	Several sections of credit guide on file are missing. PCA missing. No confirmation broker confirmed loan not unsuitable	1	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
27/09/2013	N/A	Several sections of fact find remain incomplete. PCA missing. No confirmation broker confirmed loan not unsuitable. CPDD missing from file. Credit card statements or other financial statements not on file	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
27/09/2013	N/A	Credit quote not on file. PCA missing. No confirmation broker confirmed loan not unsuitable. CPDD missing from file	0	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
30/09/2013	N/A	Credit Guide, quote and fact find not on file. PCA missing. No confirmation broker confirmed loan not unsuitable. Evidence of potential signature discrepancies.	1	1	1	0	1	0	0	0	0	1	0	1	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
30/09/2013	N/A	Only part of fact find complete. PCA missing. No confirmation broker confirmed loan not unsuitable. CPDD missing from file	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2013	N/A	Client missed settlement due to broker's lack of attention	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	CIO/COSL	N/A	N/A	N/A	Settled	\$1 179.04
8/10/2013	N/A	Total amount of fees or charges payable to ACL section not completed	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
27/02/2014	N/A	KYCF has not been fully completed. Total amount of fees or charges payable to ACL section not completed	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
19/03/2014	N/A	Referral section is not on CPDD	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
8/05/2014	N/A	Credit guide provided defective. Original text in assessment has not been altered. Bank statements do not appear to be included in file	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
26/05/2014	N/A	Defective CPDD	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
3/06/2014	N/A	Referral form not on file to evidence correct process followed	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
4/06/2014	N/A	Credit guide & CPDD defective. Goals / objectives, client financials sections do not appear to be completed comprehensively	1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
11/06/2014	N/A	No credit quote on file. PCA's assessment is incomplete. CPDD defective	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
11/06/2014	N/A	CPDD defective. Details in PCA don't match loan application, suggesting broker didn't correctly assess affordability beforehand	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
11/06/2014	N/A	Defective credit guide	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
12/06/2014	N/A	Total amount of fees or charges payable to ACL section not completed	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
12/06/2014	N/A	Credit quote not on file. Goals / objectives, client financials sections do not appear to be complete. CPDD defective. No PCA on file. Referral section has not been completed	0	1	1	0	1	1	0	0	0	0	1	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
12/06/2014	N/A	Credit quote, CPDD and PCA not on file. Goals / objectives, client financials sections do not appear to be complete	0	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A

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13/06/2014	N/A	Goals/objectives or financials missing & client personal / employment details incomplete	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
13/06/2014	N/A	Credit guide, quote and CPDD defective	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
13/06/2014	N/A	The assessment details have not been completed. Other fees you should be aware of section is unaltered from original text	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
16/06/2014	N/A	Assessment details do not appear to indicate whether the proposed information is suitable or unsuitable	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
16/06/2014	N/A	TFNs not redacted. Goals / objectives and client financials sections appear to have been removed from the file	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
16/06/2014	N/A	Goals/objectives or financials missing. Assessment details do not appear to be complete	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
17/06/2014	N/A	Total amount of fees or charges payable to ACL section not completed	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
18/06/2014	N/A	CPDD defective	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
18/06/2014	N/A	Total amount of fees or charges payable to ACL section not completed	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
19/06/2014	N/A	Several sections of fact find incomplete. PCA's assessment is incomplete. CPDD defective	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No fact find on file. No PCA on file	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No credit guide, quote, PCA or CPDD on file	1	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	CPDD defective	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	CPDD defective	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	Total amount of fees or charges payable to ACL section not completed	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	Total amount of fees or charges payable to ACL section not completed. Goals / objectives, client financials sections do not appear to be complete	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No credit guide, quote, fact find, bank statements and PCA on file	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No PCA on file, CPDD defective. Goals / objectives, client financials sections do not appear to be complete	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	"Total amount of fees or charges payable to ACL", "Total amount of fees or charges payable to others" and "Other fees or charges payable" sections all incomplete	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No credit guide, credit quote or PCA on file	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	Fees on credit quote have not been disclosed	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No credit guide, quote or fact find on file. Could not locate bank statements. PCA and serviceability calculator appear missing from file. CPDD appears missing from file. One client's TFN not blacked out	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No credit guide credit quote fact find PCA or CPDD on file	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No credit guide, credit quote, fact find, PCA or CPDD on file	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	CPDD defective. Assessment details do not appear to be complete	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No CPDD on file. No PCA on file	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	CPDD defective	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2014	N/A	No credit guide, credit quote, fact find or PCA on file	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
24/06/2014	N/A	CPDD defective. Referral form not on file to evidence correct process followed	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
27/06/2014	N/A	The signatures on the female client's licence does not match her signature throughout the loan application	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
27/06/2014	N/A	CPDD defective. Assessment details do not appear to be complete	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
30/06/2014	N/A	No PCA on file	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A

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7/08/2014	17/10/2014	Evidence on file suggests brokers may have forged documents to assist overseas clients to obtain loans.	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	ASIC	N/A	N/A	Adviser was terminated in Oct 2014 including no supply of a letter of separation preventing the broker to act as a broker in the future. ASIC took no further action.	N/A	N/A
1/09/2014	17/10/2014	Evidence on file suggests brokers may have forged documents to assist overseas clients to obtain loans.	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	ASIC	N/A	N/A	Adviser was terminated in Oct 2014 including no supply of a letter of separation preventing the broker to act as a broker in the future. ASIC took no further action.	N/A	N/A
1/10/2014	N/A	Complaint was regarding structure of a privately funded loan through a solicitor on a short term basis until the borrower would qualify for a loan through a traditional lender. Complaint was about the costs involved and interest rate applicable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	IDR - Centrepoint Alliance Lending	N/A	N/A	N/A	Closed	N/A
12/01/2015	N/A	Client financials not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
12/01/2015	N/A	Other fees you should be aware of section has been either removed or edited	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
13/01/2015	N/A	Total amount of fees or charges payable to CLS section not completed. Bank statements do not appear to be included in file	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
13/01/2015	N/A	"commission likely to be received in relation to credit contract" section not complete. No PCA or credit quote on file. Client financials, personal details and goals / objectives not completed	0	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
16/01/2015	N/A	No PCA or CPDD on file	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
16/04/2015	N/A	Client TFN not blacked out	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
16/04/2015	N/A	Bank statements do not appear to be included in file	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
24/04/2015	N/A	The "Total amount of fees payable by you to the credit provider or any other person in relation to applying for the credit contract" table has not been completed	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
24/04/2015	N/A	Defective credit quote. Defective CPDD	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
24/04/2015	N/A	Client financials not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
28/04/2015	N/A	No PCA or credit quote on file	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
28/04/2015	N/A	No credit guide, credit quote, PCA, Fact Find or CPDD on file	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
4/05/2015	N/A	Client financials not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
4/05/2015	N/A	Client financials not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
4/05/2015	N/A	Client's TFN not blacked out	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
4/05/2015	N/A	Client financials not completed	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
4/05/2015	N/A	No CPDD on file	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
6/05/2015	N/A	PCA assessment not completed and outside 90 days. Defective CPDD	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
6/05/2015	N/A	PCA assessment not completed and outside 90 days. Defective CPDD	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A

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7/05/2015	N/A	No credit guide, quote, fact find, CPDD on file	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
7/05/2015	N/A	"Total amount of fees or charges payable to CLS" section incomplete	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
12/05/2015	N/A	The clients have not signed a loan documentation that matches the CPDD	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
12/05/2015	N/A	Referral section is not on CPDD	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
12/05/2015	N/A	No CPDD on file. Several parts of the client financial section have not been completed	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	1	iDR - Centrepoint Alliance Lending	N/A	N/A	N/A	Closed	N/A
13/05/2015	N/A	Bank statements do not appear to be included in file	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
13/05/2015	N/A	Bank statements do not appear to be included in file	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
14/05/2015	N/A	No CPDD on file	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
15/05/2015	N/A	No PCA on file. No CPDD on file	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
15/05/2015	N/A	Defective CPDD	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
15/05/2015	N/A	No PCA on file. Goals / objectives and client financials not completed	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
18/05/2015	N/A	No fact find on file	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
18/05/2015	N/A	Defective credit guide. Defective CPDD. An assessment of whether is unsuitable or not unsuitable has not been made	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
18/05/2015	N/A	PCA assessment not complete. Defective CPDD	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
18/05/2015	N/A	Defective CPDD. No credit quote on file	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2015	N/A	PCA assessment incomplete, incl missing loan details	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2015	N/A	No credit guide, quote, PCA, CPDD on file. Client financials and goals / objectives not completed. Some bank statements not on file. Client TFN not blacked out	1	1	1	1	1	1	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2015	N/A	No credit quote on file. Client financials and goals / objectives not completed. No PCA or CPDD on file. TFN not blacked out	0	1	1	0	1	1	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2015	N/A	No CPDD on file	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
2/06/2015	N/A	No PCA on file	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
3/06/2015	N/A	Defective credit guide	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
3/06/2015	N/A	Defective credit guide. No fact find, CPDD, bank statements or loan details on file	1	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
3/06/2015	N/A	"Total amount of fees or charges payable to CLS" and "Other fees you should be aware of" sections not edited from original text. The fees detailed in the Credit Guide are not reflected in the Credit Assistance Quote. The loan amount listed is significantly less than detailed in the commission report.	1	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
4/06/2015	N/A	Fact find incomplete, incl client financials. No PCA on file. "Total amount of fees or charges payable to CLS" and "Other fees you should be aware of" sections incomplete	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
4/06/2015	N/A	Client financials and goals / objectives not completed	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
9/06/2015	N/A	Bank statements do not appear to be included in file	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
10/06/2015	N/A	Defective Credit Guide. Defective CPDD.	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
11/06/2015	N/A	No credit guide, quote, fact find, PCA or CPDD on file	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
15/06/2015	N/A	Referral section is not on CPDD	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
17/06/2015	N/A	Defective credit guide. Defective PCA and no serviceability calculator on file	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
17/06/2015	N/A	Defective PCA	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
17/06/2015	N/A	No credit guide or quote on file	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
18/06/2015	N/A	Referral section is not on CPDD	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
23/06/2015	N/A	Defective CPDD. Loan details missing off PCA assessment of affordability. Client's TFN not blacked out	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
29/06/2015	N/A	Client TFN not blacked out	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
20/07/2015	N/A	Defective credit quote. Defective CPDD	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
20/07/2015	N/A	No credit guide on file. Goals / objectives and client financials sections are not covered on the form in the file. Details on the PCA do not match the loan application. Lending details on CPDD do not match the loan application	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A

CAL - Claims and Breaches

Date the conduct was first identified	Date reported to the regulator	Summary of the conduct	Credit Guide	Credit Quote	Reasonable Enquiries	Verification of financials	Confirmation Not Unsuitable	Commission Disclosure	Repayment Accuracy	AML/CTF	Loan Application Consistency	Supporting Documents	Referral process	Signature anomaly	Other	Dishonest Conduct	Privacy	No evidence of loss	Name of Regulator or body investigating conduct	Details of any legal proceedings commenced	Status of proceeding	Any regulatory action is continuing	Complaint Status	Compensation amount or refund	
3/08/2015	N/A	The fees outlined in the Credit Assistance Quote have not been included in the Credit Guide. Total amount of fees or charges payable to CLS section not consistent with Credit Quote	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	
6/08/2015	N/A	No PCA on file. No CPDD on file	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	
6/08/2015	N/A	No PCA on file. No CPDD on file	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	
6/08/2015	N/A	No PCA on file. No CPDD on file	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	
7/08/2015	N/A	No credit guide, quote, fact find, PCA or CPDD on file. TFN not blacked out	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
7/08/2015	N/A	Fact find appears missing from file.	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
7/08/2015	N/A	CPDD defective	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
7/08/2015	N/A	No credit quote or fact find on file	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
24/09/2015	N/A	"Total amount of fees or charges payable to CLS" section incomplete	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/02/2016	N/A	Complainant had entered into a loan to purchase a car, and was claiming hardship. The complainant however complained to COSL about our broker after seeing a a business card in a car yard even though the broker had nothing to do with the loan.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	CIO/COSL	N/A	N/A	N/A	Closed	N/A
1/05/2016	N/A	Fact find B and PCA not completed	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Living expenses completed however some figures appear to be understated	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Commission incorrectly calculated	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Numerous errors on Fact Find B	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Living expenses completed without explanation	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Living expenses not noted on Fact Find A, Fact Find B not provided	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	CPDD not completed. Fact find B and PCA not completed	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Fact Find A missing and Fact Find B and PCA missing information. CPDD dated after submission	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Missing information for Fact Find A	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Fact Find A and living expenses are incomplete. Credit Proposal dated after submission	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	CPDD and PCA not completed	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Fact Find B not completed. Credit Proposal completed for different lenders	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Living expenses significantly below minimum	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	Credit Guide does not show broker's details	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2016	N/A	CPDD dated after submission and missing some information. Living expenses are different to those submitted to lender.	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2016	N/A	Client had issues with an Insurance Premium Funding loan. The loan was a commercial loan not a Consumer product and was deemed not under CIO Jurisdiction. CIO referred the borrower to take other measures. Note the loan and funding was not under our agreement which was for NCCP products only.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	CIO/COSL	N/A	N/A	N/A	Closed	N/A
1/06/2016	N/A	Living expenses completed and is below HEM with no explanation	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2016	N/A	Failure to provide compliance documents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	N/A	N/A	N/A	N/A	N/A
1/06/2016	N/A	Failure to provide compliance documents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	N/A	N/A	N/A	N/A	N/A
1/06/2016	N/A	PCA not provided	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Higher than HEM figure used with no explanation	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Living expenses below minimum with no explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Income assessment not completed	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Affordability exercise incorrect	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	living expenses no evidence of reasonable enquiry	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Refinance details not completed	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Dividend income noted however not asset disclosed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Fact Find A 9 months old and no explanation for living expenses	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Commission not completed. Living expenses below minimum with no explanation. Fact Find B not completed	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A

CAL - Claims and Breaches

Date the conduct was first identified	Date reported to the regulator	Summary of the conduct	Credit Guide	Credit Quote	Reasonable Enquiries	Verification of financials	Confirmation Not Unsuitable	Commission Disclosure	Repayment Accuracy	AML/CTF	Loan Application Consistency	Supporting Documents	Referral process	Signature anomaly	Other	Dishonest Conduct	Privacy	No evidence of loss	Name of Regulator or body investigating conduct	Details of any legal proceedings commenced	Status of proceeding	Any regulatory action is continuing	Complaint Status	Compensation amount or refund
1/08/2016	N/A	Only a figured noted for living expenses with no explanation	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	CPDD dated after submission. Interest Only repayment noted	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Income and expenses not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2016	N/A	Failure to provide compliance documents	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Risk assessment not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Living expenses not noted on Fact Find A and no demonstration of savings. No justification of refinance	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Failure to provide compliance documents	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Higher HEM used with no explanation	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Higher HEM used with no explanation. Needs and objectives not completed. CPDD different lender noted	0	0	1	1	0	0	0	1	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Higher HEM used with no explanation. Preliminary Credit Assessment not provided	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Starting surplus incorrect on Fact Find B and no justification of refinance. No quote provided. No refinance justification noted	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	CPDD dated after submission. Higher HEM used no explanation and Fact Find A dated over 12 months	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	KYC signed however income and expenses and SOP not provided. Fact Find B surplus incorrect no refinance justification noted	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Budget provided but expenses not included on Fact Find A. Fact Find B starting surplus incorrect. New commitments not noted. PCA not provided	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Failure to provide compliance documents	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Budget completed however missing a lot of information. Fact Find A living expenses does not match with budget and not signed by broker. Fact Find B starting surplus incorrect	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Failure to provide compliance documents	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2016	N/A	Failure to provide compliance documents	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2016	N/A	FFB not clear - 2 provided but do not match FFA and IO repayments noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2016	N/A	Interest Only repayment noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2016	N/A	Total amount noted on budget with no explanation and not included on Fact Find A. Privacy not provided	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	Commissions not declared. FFA requirements & Expenses not completed. FFB affordability not correct. PCA not provided	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	IO Repayments noted on FFB/PCA	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	Budget completed below HEM with no notes. CPDD completed for incorrect loan amount	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	Demonstration of affordability incorrect	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	Your Requirements/Income & Expenses not completed and IO Repayments noted	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	Higher HEM used with no explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	CPDD dated after submission	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	CPDD commissions not noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	Higher HEM used with no explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2016	N/A	Living expenses below min with no explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	Higher HEM used no explanation and Demonstration of affordability not correct	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	Incorrect starting surplus on FFB and IO repayments noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	Demonstration of affordability not completed & IO Repayments noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	CG, FFA, FFB/PCA not provided	1	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	Income & expenses not completed/Budget completed below HEM no notes/Demonstration of affordability not completed	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	Commissions not declared	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	Living expenses below min with no notes	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A

CAL - Claims and Breaches

Date the conduct was first identified	Date reported to the regulator	Summary of the conduct	Credit Guide	Credit Quote	Reasonable Enquiries	Verification of financials	Confirmation Not Unsuitable	Commission Disclosure	Repayment Accuracy	AML/CTF	Loan Application Consistency	Supporting Documents	Referral process	Signature anomaly	Other	Dishonest Conduct	Privacy	No evidence of loss	Name of Regulator or body investigating conduct	Details of any legal proceedings commenced	Status of proceeding	Any regulatory action is continuing	Complaint Status	Compensation amount or refund
1/01/2017	N/A	Demonstration of affordability not completed and PCA missing	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	Budget completed below HEM with no explanation and demonstration of affordability not correct	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2017	N/A	Documents dated after submission/Demonstration of affordability not completed	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/02/2017	N/A	Commission not declared	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/02/2017	N/A	Living cost below min with no notes & Loan 2 repayments not included in demonstration of affordability	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/02/2017	N/A	IO Repayment noted	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/02/2017	N/A	Demonstration of affordability not correct	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/02/2017	N/A	Commission not declared	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/02/2017	N/A	Budget completed \$3785 but figure used \$2485	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	Budget completed below HEM	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	IO noted for loan 2	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	Budget completed below HEM	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	IO Repayment noted/Living Exp not noted on the FFA	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	Living expenses above HEM with no explanation or budget/IO noted	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	Budget below HEM with no notes/Demonstration of affordability incorrect	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	Budget completed below HEM with no notes	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	Budget completed below HEM with no notes	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/03/2017	N/A	Budget completed below HEM with no notes and some figures understated	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/04/2017	N/A	CPDD dated after submission	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/04/2017	N/A	Income & Expenses not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/04/2017	N/A	budget below min with no explanation	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/04/2017	N/A	CPDD no commissions noted. FFA Income page missing	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/04/2017	N/A	PCA not provided	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/04/2017	N/A	Budget completed below HEM with no notes	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/04/2017	N/A	Expenses not noted in fact find (FFA)	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2017	N/A	Credit Guide and Privacy not provided	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2017	N/A	New commitment not noted on FFB/PCA for demonstration of affordability	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2017	N/A	Only Credit Guide and Macquarie application provided. Broker to complete a CPDD and email out to client and upload to software	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2017	N/A	CPDD not signed, Living exp above HEM with no notes & no budget	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2017	N/A	Old documents used dated 13/3/17 no budget and no FFB provided	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2017	N/A	2 FFB s 4 PCA s provided all incorrect	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/05/2017	N/A	New commitment not noted on FFB and IO shown on PCA	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2017	N/A	Complaint made but a case of mistaken identity. Borrower had the incorrect company name. Complaint withdrawn	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	CIO/COSL	N/A	N/A	N/A	Closed	N/A
1/06/2017	N/A	Budget completed below HEM with no explanation / FFB & PCA Starting surplus does not match FFA	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2017	N/A	IO repayments noted and Starting surplus does not match FFA	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2017	N/A	No Commissions noted	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2017	N/A	Budget completed below HEM with no explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2017	N/A	Budget completed below HEM and no budgets or expenses noted	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2017	N/A	Demonstration of affordability not correctly noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2017	N/A	New Commitment not noted for demonstration of affordability	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/06/2017	N/A	New Commitment not noted for demonstration of affordability/Living exp below min with no explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A

CAL - Claims and Breaches

Date the conduct was first identified	Date reported to the regulator	Summary of the conduct	Credit Guide	Credit Quote	Reasonable Enquiries	Verification of financials	Confirmation Not Unsuitable	Commission Disclosure	Repayment Accuracy	AML/CTF	Loan Application Consistency	Supporting Documents	Referral process	Signature anomaly	Other	Dishonest Conduct	Privacy	No evidence of loss	Name of Regulator or body investigating conduct	Details of any legal proceedings commenced	Status of proceeding	Any regulatory action is continuing	Complaint Status	Compensation amount or refund
1/06/2017	N/A	Commissions not declared	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/07/2017	N/A	Income and Expenses not completed on FFA	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/07/2017	N/A	Demonstration of affordability incorrectly noted	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/07/2017	N/A	Living expenses noted at \$616	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/07/2017	N/A	IO Repayments noted on FFB	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/07/2017	N/A	No Budget or notes for Living Expenses	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/07/2017	N/A	CPDD dated after submission and Budget completed for \$5916 however \$5000 used on FFA	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/07/2017	N/A	Commissions not declared	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2017	N/A	FFB missing demonstration of suitability/Key Factual Information. PCA not provided but is in e-lodge	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2017	N/A	Demonstration of affordability not completed	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2017	N/A	FFB only 1 loan noted and only 1 included for affordability	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2017	N/A	Living expenses above HEM with no explanation or budget	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2017	N/A	FFB incorrect starting surplus and new commitment not shown	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/08/2017	N/A	FFB reused showing incorrect loan and lender/refinance section not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2017	N/A	Complaint is concerning misrepresentation of income on a low doc loan back in 2009. He claims his income has been overstated to attain a loan.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	CIO/COSL	N/A	N/A	N/A	Open	N/A
1/09/2017	N/A	Living expenses below min with no explanation and no justifications noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2017	N/A	IO repayments noted for all loans	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2017	N/A	FFB incorrect loans noted and Incorrect deduct new commitment incorrect	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2017	N/A	Budget does not match FFA and FFB/PCA missing a lot of information	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2017	N/A	Commissions not declared	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/09/2017	N/A	Budget below HEM with no explanation	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	Budget provided with only estimated totals which is below HEM with no explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	Living exp above HEM with no budget or notes	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	FFA Income/Expenses not completed. FFB refinance section not completed	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	Commissions not declared	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	Budget completed below HEM with no notes	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	PCA is showing as having a deficit and disconnect between FFA and FFB with figures	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	Affordability calculations all incorrect	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	New commitment not noted for affordability	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	Living expenses below Min with no explanations and no justifications	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	Commissions not declared	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	Budget completed below HEM with no explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/10/2017	N/A	No budget or notes provided and commitment ceasing not shown for affordability	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	FFA Income/Expenses not completed. No Commentary for Expenses and no Justification/Risks noted. Incorrect commission rates on CPDD	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	Compliance documents completed after submission and living expenses below min with no budget or explanation	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	No Justifications or risks noted and only amount payable to business noted no percentage rates shown	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	No justifications or risks noted/Further commentary required for living expenses/Loan amount increased with no new CPPD Provided	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	IO Repayments noted/Risk not noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	No justifications or risks noted and no commentary for expenses	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A

CAL - Claims and Breaches

Date the conduct was first identified	Date reported to the regulator	Summary of the conduct	Credit Guide	Credit Quote	Reasonable Enquiries	Verification of financials	Confirmation Not Unsuitable	Commission Disclosure	Repayment Accuracy	AML/CTF	Loan Application Consistency	Supporting Documents	Referral process	Signature anomaly	Other	Dishonest Conduct	Privacy	No evidence of loss	Name of Regulator or body investigating conduct	Details of any legal proceedings commenced	Status of proceeding	Any regulatory action is continuing	Complaint Status	Compensation amount or refund
1/11/2017	N/A	Budget completed below HEM with no notes/ No Justifications Risks noted. Quote not completed	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	Budget does not match figure on FFA	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	No Notes for living expenses/PCA not provided	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	Budget completed below HEM with no notes & incorrect starting surplus on FFB	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2017	N/A	Budget below HEM with no notes not justifications. CPDD only percentage rate shown	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2017	N/A	FFB missing most of the information	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2017	N/A	PCA not provided	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2017	N/A	CPDD dated after Submission	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2017	N/A	No justifications/Risk benefits noted/incorrect affordability	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2017	N/A	Living expenses below Min further commentary required/No justifications or risks benefits noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2017	N/A	Your requirements not completed. FFB incorrect starting surplus justifications and risks not noted	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2017	N/A	Budget provided below HEM with no explanation	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/12/2017	N/A	FFB missing most of the information	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	Old CPAL documents used. Affordability incorrectly demonstrated. No justifications etc noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	No Justifications/Risk Benefits Noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	No Justifications or Risk Benefits noted	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	Incorrect demonstration of affordability	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	No product justification or Risks Benefits noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	No Risk Benefits/expanded comments required justifications	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	No Risk Benefits or lender justifications noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	No Justifications/Risk Benefits noted/incorrect affordability noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	Budget differs from FFA/Risk Benefits not noted and surplus on FFB does not match FFA	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	Exps below HEM budget provided figures appear to be understated & further commentary required for justifications etc	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	No FFA provided	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	P&I Repayments noted for 2 loans over 30 years should be 25 years	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	Your requirements not completed/Risks not noted	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
1/01/2018	N/A	No Justifications or Risks noted	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A