



## Finance Broker Code of Conduct

We are committed to the highest standards of ethical behavior at all times.

This Code of Conduct clarifies the standards of behavior that are expected of our accredited finance brokers in the performance of their duties. It gives guidance in areas where mortgage brokers need to make personal and ethical decisions.

1. I will always act in a consistent, honest and ethical manner, using fair and reasonable judgment in my actions. I will ensure that customers are fully aware of all interest rates and fees applicable to their loan.
  2. I will always obtain a good understanding of the customer's needs, objectives & financial position, sufficient for me to be comfortable that products I recommend meet their financial needs, objectives and situation.
  3. I will undertake all training and development to maintain any licences, industry membership and accreditations as required by law, industry associations and us.
  4. I will not threaten, harass or use undue pressure to persuade an applicant to apply for a loan or similarly deal with an Aggregator, Mortgage Manager, Lenders or eChoice staff members.
  5. I will not call upon an applicant at their place of residence or employment without first being invited to do so by the applicant.
  6. I will ensure my personal or commercial interests or benefits do not influence or prejudice my recommendations and obligations to the customer.
  7. I will not tell an applicant that they are required to take out insurance with a particular insurer.
  8. I will report any suspected fraud, error, breach of law or concealed practice and I understand misleading, dishonest, deceptive or fraudulent activity is unacceptable.
  9. I will maintain membership of a professional industry body that has an acceptable accreditation process and has an acceptable Education and Training Program that supports compliance with legislative requirements.
  10. I will personally manage all customer complaints regarding my advice and actions. I will endeavor to achieve a 48-hour resolution. When 48 hours is not feasible I will ensure customers are kept informed on a regular basis.
  11. I will maintain confidentiality and not disclose information concerning an applicant's affairs to any other party unless authorised by the applicant(s) or where compelled by Law.
  12. Broker principals are responsible for the conduct, acts and statements of all persons employed in the business of the Broker in the normal course of business
-