



WELCOME TO HEMISPHERE

Customer Charter

SEPTEMBER 2009

Delivering real world solutions.

What is a Customer Charter?

At Hemisphere Financial Solutions ("Hemisphere"), we take a long-term view. Our aim is to build lasting relationships with our customers by providing products which meet your expectations, supported by Service which exceeds expectations.

This Charter sets out our commitment to delivering to you these high service standards. It outlines the type of service we aim to provide, how you can contact us and give us feedback, particularly with constructive improvements; and how you can assist us in serving you better.

This booklet also articulates the high standards of honest, ethical and law-abiding behaviour we expect of our managers, employees and business partners.

Company overview

In an ever-changing and increasingly complex business environment, we continue to invest in our people, distribution partners and technology to ensure we are able to deliver quality processes. We aim to continuously move forward with strength and position ourselves to provide effective and efficient service to our Customers.

Hemisphere is a business owned and operated by RESIMAC Limited, whose leadership and longevity in the financial services industry is well-known. Since starting in 1985, RESIMAC has evolved into one of this country's most respected Non-Bank Lenders, proudly assisting tens of thousands of Australian's realise their dream of owning their own homes or investing in real estate. This has involved funding more than A\$11bn worth of home loans with a commitment to high standards admired by customers and competitors alike.

Australian-owned with headquarters in Sydney's CBD, we are supported by key strategic partners including Perpetual Trustees, Bank of NY Mellon, National Australia Bank, Deutsche Bank and Barclays PLC.

Our core values

Quality

We are continuously looking for ways to do things better, whether it be through the loan products we offer to the customer service we provide. In this regard, we welcome your comments about how you have found your interaction with us, ideas and suggestions on how you think we can improve so that we can discuss, resolve to your satisfaction or appropriately implement. Please refer to our internet site at www.hemispherefs.com.au for ways in which you can contact us.

Professionalism

As a business we strive to act professionally in every respect and expect our staff to hold themselves to the highest standards of performance. We aim to not only to respond to your inquiries the first time but also ensure the answer we provide is correct and sufficient for your needs. All our staff receive appropriate training to be able to apply the skills and knowledge necessary for doing their job with a high level of competence. In addition, you can expect Hemisphere staff to always be honest, ethical and law-abiding in their contact with you.

Customer Focus

Our customer service staff will respond promptly to your needs and aims to demonstrate in-depth knowledge when handling your enquiries. The entire team at Hemisphere are committed to create solutions which are responsive to the needs of customers.

Respect for Each Other

Your confidentiality is extremely important to us and we will always maintain appropriate levels of confidence in all interactions with you. Our staff morale is high which we believe ultimately leads to better service to customers.

"Committed to create solutions which are responsive to the needs of customers."



Who are our customers?

At Hemisphere we have designed our products to meet the flexibility required by our customers. We aim to provide financial solutions to cater for a greater cross-section of Australians than other comparable Lenders.

We provide product options for borrowers with varying requirements, including;

- » First Home Buyers
- » Investment Property Buyers
- » Debt Consolidation and Refinancing
- » Self Employed
- » Contractors
- » Credit Impaired

Convenient Access

We are committed to providing access to the information you need when you need it.

- » Product distributed by Australia's leading Aggregators
- » 24/7 access to loan details online at www.hemispherefs.com.au
- » 24/7 access to Telephone Banking
- » Call Centre staff available Monday to Friday



"You can expect to receive professional advice and be offered a loan product which meets your needs."

Products & Pricing

Hemisphere invests heavily in research and product development to ensure our residential mortgage products remain competitive and relevant for an ever-changing Australian environment. Where new products, or changes to existing products occur which we believe are important to you, we will advise you in writing.

However, you can choose to not receive further marketing material from us at any time.

At Hemisphere we don't have the large and expensive infrastructure like some of our competitors such as the Banks. Therefore we are able to transfer such savings in overheads by aiming to deliver lower interest rates for Australian home owners and buyers. Because the 'cost of funds' for lenders can change daily, we closely monitor the capital markets and other Lenders to ensure we have competitively priced loan options available.

Where an important change is required to your existing product or interest rate, we will ensure we will appropriately notify you at all times.

How do I get a Hemisphere loan?

Our products are available nationwide, through selected mortgage brokers who originate/obtain loans via some of Australia's leading Aggregators.

If you require any information about our products or would like to meet with a mortgage broker who is fully-trained to be an Accredited Introducer, please contact Hemisphere and we can put you in contact with someone close to your home or office.

Information on our products is available at www.hemispherefs.com.au.

What to expect from an Accredited Introducer

Accredited means that we ensure the mortgage consultant has received comprehensive training on the products we offer. The consultant has been background checked and selected by us, and is a member of a professional body such as the Mortgage and Finance Association of Australia (MFAA).

When you liaise with a Hemisphere Accredited Introducer you can expect to receive professional advice and be offered a loan product which meets your needs. We firmly believe that our Introducers can add significant value to consumers in their search for an appropriate home loan.

Commissions & Brokerage

If we pay the Accredited Introducer a commission for referring a loan to Hemisphere Financial Solutions this will be disclosed to you by the Introducer as required by the relevant state-based Finance Brokers Act.

Separately and independently of Hemisphere, some Accredited Introducers may also charge you a fee (sometimes referred to as a 'brokerage' or 'mandate') for their services. The Introducer is obliged to advise us of such a fee being charged, since we reserve the right to limit the maximum amount which is paid to protect our customers.

Importantly, you are encouraged to ask questions and shop around prior to engaging a mortgage broker because most Introducers do not charge a fee at all as they are paid commission by the Lender. If you choose an Introducer who does charge you a fee, make sure you have a written agreement which explicitly sets out the terms of services being provided.

Marketing & Communication

We endeavour to produce all Hemisphere marketing material which is clear, legible and accurate so as not to be misleading. We promote transparency in all marketing campaigns and communications, implementing the use of plain language in any letters, brochures, or website messages issued by us.

When reading our Loan Agreements and/or General Terms documents, it is important you seek advice if you have any questions. In certain circumstances, we may insist you obtain Legal and/or Financial Advice; however you should know that this is always your right as a Hemisphere Customer.

There are times we know when we could do better, so genuinely welcome any feedback from you about how we could make our communications even clearer.

Compliance

Hemisphere maintains a prudent and disciplined approach to compliance to ensure high standards are maintained. This is achieved by undertaking both internal and external audits which closely monitor all facets of our business in compliance matters as well as adhering to our business policies and procedures.

At all times, we comply with the relevant Australian laws, public company and auditing requirements.

RESIMAC Limited trading as Hemisphere Financial Solutions holds an ASIC AFS Licence – No. 247283.

Responsible Lending

Because underwriting Loan Applications is our core function and central to our business. We take this seriously by focusing on key areas including:

Purpose/Background

Effectively, what is the loan to be used for? What is the Applicant's background, and how will any Hemisphere loan impact on the Applicant's circumstances in the future?

Security Property Location/Type

Most locations and property types will be acceptable to Hemisphere. However, where low population areas or special property types (for example. Large Acreage, Service Apartments, Commercial Property, Retirement Villages etc) may not be acceptable, your Accredited Introducer will discuss and determine with you the viability of such security location/type.

Serviceability

Based on the information you provide, we will realistically ascertain that the Customer has the ability and the intention to make the loan repayments over the life of the loan. We will individually assess each loan application, reviewing all income, commitments and living expenses to ensure the loan is affordable based on our criteria.

Underwriting is carried out under very strict guidelines, in compliance with the Hemisphere Underwriting Policy, without being judgemental and with an open mind, so as to form a proper view as to whether a proposed Hemisphere loan will be able to be serviced by the applicant.

All Applicants, and Accredited Introducers, submit Applications which carry a declaration that the information contained as part of the Application process is true and correct at the time of the Application.

Arrears / Enforceability

We recognise there can be times when there are difficulties in meeting minimum mortgage repayments which we believe we can work together to try to resolve.

We have been very pro-active in developing a hardship solutions policy for those borrowers experiencing genuine financial hardship. Central to such resolution is the need for Customers to contact us as soon as they become aware a repayment may not be possible. We are here to provide you assistance so if you lose your job, suffer a relationship breakdown or have any concern in regards to making your loan repayments, contact Hemisphere as soon as possible and together we will determine a solution.

In all cases, our process to recover loan arrears is transparent and clear. We will endeavour to undertake with care and understanding, using a number of ways to contact you about missed loan repayments, including notification by mail and telephone together with SMS and email.

We will always try to find a solution which suits our Customer's needs. In the unfortunate situation which requires legal enforcement, we will operate within the terms of your loan and within any applicable Australian law at all times.

Privacy

We maintain your rights to confidentiality, privacy and security of your information. Our staff comply with all applicable laws and codes of conduct to ensure your information is respected at all times.

At all times, we comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000.

"We will always try to find a solution which suits our Customer's needs."



Getting things right

If you have a **comment** or suggestion for us, favourable or unfortunately otherwise, this will be handled smoothly and efficiently. Such feedback will be treated as a potential opportunity for us to improve and aim for higher standards.

Your feedback can be conveyed to us in a number of ways:

- Telephone:** 1300 667 965
- In Writing:** **Via Email:** feedback@hemispherefs.com.au
- Via Post:** Director, Operations
 Hemisphere Financial Solutions
 PO Box H284
 AUSTRALIA SQUARE NSW 1215

We will provide an initial response to your comments within 72 hours of receipt. If you are dissatisfied with our initial response, you may request your matter be dealt with by our Director Internal Audit And Compliance & Company Secretary.

We are also a member of the Credit Ombudsman Service, an independent and impartial complaint resolution body approved by the Australian Securities and Investment Commission. Our commitment to service means if you are dissatisfied with a response from us, you may request to have the matter reviewed by this body. (Tel: 1800 138 422)

Our role in the community

We believe our business also has a Corporate Social Responsibility to give back to the community. As such, Hemisphere Management and Staff have chosen to provide practical and tangible support to the following worthy Australian charities and causes:

- » Sydney Station Drop In Centre. More info: www.thestationltd.org
- » Youth off the Streets. More info: www.youthoffthestreets.com.au

In addition, we believe in cultural endeavours and through our support for the Art Gallery Society of NSW. More Info: www.artgallery.nsw.gov.au





HEMISPHERE
FINANCIAL SOLUTIONS

Contact

HEMISPHERE FINANCIAL SOLUTIONS

LEVEL 9, 45 CLARENCE STREET, SYDNEY NSW 2000

PO BOX H284 AUSTRALIA SQUARE NSW 1215

DX 10177 SYDNEY STOCK EXCHANGE

PHONE: 1300 667 965 | FAX: 1300 667 961

EMAIL: INFO@HEMISPHEREFS.COM.AU

© 2009 Hemisphere Financial Solutions

The contents of this brochure have been prepared by and remain the property of RESIMAC Limited ACN 002 997 935 trading as Hemisphere Financial Solutions. Hemisphere Financial Solutions reserves the right to amend the service and product offerings listed herein without public notification. Whilst every attempt has been made to ensure the accuracy of these contents, Hemisphere Financial Solutions will not be liable for any loss or damage arising from conclusions derived through the use of such information.