



## Credit Guide

Welcome to HashChing!

### About us

HashChing Pty Ltd assists consumers to find and negotiate home loan finance and refinance deals through our network of fully licenced mortgage brokers and lenders. We are credit representative no 47352 of Vow Financial Pty Ltd.

We provide free access to home loan deals with over 40 lenders and connect you to a broker in your area who can assist you apply for the deal you select.

We collect and securely transmit information and documents to your chosen broker or lender to help them respond to you quickly. Our website also contains information and tools to help you make informed and confident finance choices.

We are strictly a referral service; we don't recommend any particular loans. You'll need to work with your broker or other advisers to ensure that the loan deals and other opportunities we tell you about are suitable for your circumstances.

### How we are paid

Our services are free to consumers. The mortgage brokers and lenders to whom we refer you pay us a commission on loan settlement of a small percentage of the loan amount. You can ask us for more information about these arrangements.

We sometimes make payments or provide rewards to third parties to incentivise them to recommend our service.

### Feedback and dispute resolution

We welcome your feedback on the information and service we provide and we encourage you to submit your views via our website.

While we hope that you'll be delighted with our service. If you do have any problems or concerns, please contact us directly at [info@hashching.com.au](mailto:info@hashching.com.au). If you're not satisfied with our response, you can complain to our external dispute resolution service, the [Credit and Investments Ombudsman Service](#). They provide an independent mechanism to resolve your complaint. The service is free to you and their decisions are binding on us. You can contact them on 1800 138 422 or PO Box A252, South Sydney NSW 1235.

### Contact us

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