

MONEY AT 60

A Starts at 60 Group Company

Credit Guide

Important information about our credit assistance services

Money at 60 Pty Ltd | ABN 23 694 415 337

Credit Representative Number 577820

Authorised under Invictus Finance Solutions Pty Ltd
ACN 126 082 960 | Australian Credit Licence 392962

Version 1.0 | April 2026

About this Credit Guide

This Credit Guide is an important document. It tells you about us, the credit assistance services we provide, how we are paid, and what to do if you have a complaint. Please read it carefully and keep it for your records.

We are required to give you this Credit Guide before we provide you with credit assistance under the National Consumer Credit Protection Act 2009 (NCCP Act).

If anything in this guide is unclear, please ask us and we will be happy to explain it in more detail.

Who we are

Money at 60 Pty Ltd (ABN 23 694 415 337) is a credit assistance provider. We help you explore whether a reverse mortgage or other home equity release option may be suitable for your circumstances.

We are not a lender. We are an Authorised Credit Representative (CRN 577820), authorised to provide credit assistance under the Australian Credit Licence held by Invictus Finance Solutions Pty Ltd (ACN 126 082 960, ACL 392962).

Money at 60 is part of the Starts at 60 group of companies.

How to contact us

Phone	07 7500 3060 (Monday to Friday, 9am to 5pm AEST)
Email	admin@moneyat60.com.au
Postal address	Money at 60 Pty Ltd, 20 Hockings Street, West End, QLD 4101
Website	www.moneyat60.com.au

What credit assistance we provide

We provide credit assistance in relation to reverse mortgages and home equity release products. This includes:

- Helping you understand how reverse mortgages work, including the benefits and risks
- Assessing whether a reverse mortgage may be suitable for your circumstances
- Comparing products from the lenders on our panel
- Helping you with the application process if you decide to proceed
- Explaining the terms and conditions of any credit contract before you sign

We act in your best interests as required by law. This means we will prioritise your needs and circumstances when providing credit assistance.

Important things you should know about reverse mortgages

Before we discuss any specific product with you, we want you to understand the following:

1. **A reverse mortgage is a loan.** You are borrowing money secured against your home. Interest is charged on the loan and is added to the loan balance over time (compound interest). This means the amount you owe grows over time.
2. **Your equity will reduce.** As the loan balance grows, the amount of equity you have in your home reduces. This may affect the inheritance you leave to your family.
3. **You are not required to make regular repayments.** However, interest continues to accrue and is added to your loan balance. You may choose to make voluntary repayments to reduce the interest that accumulates.
4. **No Negative Equity Guarantee.** Under Australian law, if your reverse mortgage is a regulated credit contract, you will never owe more than the value of your home at the time the loan is repaid. This is known as the No Negative Equity Guarantee.
5. **You can stay in your home.** You have a lifetime right to remain in your home, provided you continue to meet the loan conditions (such as maintaining the property and paying rates and insurance).
6. **It may affect your pension.** Depending on how you use the loan proceeds, a reverse mortgage may affect your eligibility for the Age Pension or other government benefits. We encourage you to check with Centrelink or a financial adviser.
7. **We recommend you seek independent advice.** We encourage you to obtain independent legal and financial advice before entering into a reverse mortgage. We also encourage you to discuss this decision with your family.

Our lender panel

We compare reverse mortgage products from the following lenders:

- Heartland Finance
- Household Capital
- Brighten

Our panel may change from time to time. We will always tell you which lenders we have considered when providing you with a recommendation.

How we are paid

It is important that you understand how we are paid, so you can assess whether our interests might conflict with yours.

Commissions from lenders

If your loan application is approved and settles, we receive a commission from the lender. This commission is paid by the lender, not by you. The commission does not increase the cost of your loan.

Commission structures vary between lenders and may include:

- **An upfront commission** paid when your loan settles, calculated as a percentage of the loan amount.
- **A trailing commission** paid periodically for the life of the loan, calculated as a percentage of the outstanding loan balance.

We will tell you the specific commission amounts before you submit a loan application. You can also ask us at any time for more details about how we are paid.

Fees charged to you

We do not charge you a fee for our credit assistance services. Our services are provided at no direct cost to you.

However, the lender may charge fees in connection with your loan (such as application fees, valuation fees, or legal fees). These will be disclosed to you before you enter into any credit contract.

Referral arrangements

If we refer you to another service provider (such as a solicitor, financial planner, or aged care adviser), we will tell you if we receive any fee, commission, or benefit from that referral.

Our obligations to you

As your credit assistance provider, we have a number of legal obligations:

Best interest duty

We must act in your best interests when providing credit assistance. This means we prioritise your needs and objectives above our own commercial interests.

Responsible lending

Before we recommend a product to you, we are required to:

- Make reasonable inquiries about your financial situation, requirements, and objectives
- Take reasonable steps to verify your financial situation
- Conduct a preliminary assessment to ensure the product is not unsuitable for you
- Provide you with a copy of this assessment if you request one

Preliminary assessment

You may request a copy of our preliminary assessment of your suitability for a reverse mortgage. If you request this within 7 years, we will provide it to you free of charge.

Your privacy

We collect personal information from you so that we can assess your circumstances and provide credit assistance. This information may include your identity details, financial situation, property details, and health information (where relevant to assessing your needs).

We may disclose your personal information to:

- Lenders on our panel for the purpose of processing your loan application
- Our licensee, Invictus Finance Solutions Pty Ltd, for compliance and regulatory purposes
- Our aggregator, LMG, for compliance and regulatory purposes
- Third party service providers who assist us in providing our services

Your personal information may be disclosed to parties located overseas, including the Philippines and the United States, for administrative and support purposes.

You can request access to the personal information we hold about you, or ask us to correct it, by contacting us using the details above. For full details, please refer to our Privacy Policy, which is available on our website or upon request.

What to do if you have a complaint

We hope you are delighted with our services, but if you have a complaint please let us know so we can work towards resolving it promptly and fairly.

Step 1: Contact us directly

Email	complaints@moneyat60.com.au
Phone	07 7500 3060 (Monday to Friday, 9am to 5pm AEST)
Mail	Money at 60 Pty Ltd, 20 Hockings Street, West End, QLD 4101

You can also contact our licensee's resolution team:

Email	resolutions@lmg.broker
Phone	1800 275 564 (toll free, Monday to Friday, 8am to 7pm AEST)
Mail	Resolutions, Level 28, 35 Collins Street, Melbourne VIC 3000

Our response timeframes

- Written acknowledgement within 1 business day (or as soon as practicable)
- Final response within 30 calendar days of receipt
- For hardship or default notice disputes: final response within 21 days
- If we need more time, we will write to you explaining why and advising you of your right to escalate

Step 2: External dispute resolution (AFCA)

If you are not satisfied with our response, or if we do not respond within the timeframes above, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent dispute resolution service.

Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678 (toll free)
Mail	GPO Box 3, Melbourne VIC 3001

Take your time

There is no rush. We encourage you to:

- Read this guide carefully and ask us any questions
- Discuss your options with your family or a trusted person
- Seek independent legal and financial advice before making any decisions
- Contact us at any time if you would like more information

Important disclaimer

The information provided in this Credit Guide is on the understanding that it is for illustrative and discussion purposes only. Whilst all care and attention is taken in its preparation, any party seeking to rely on its content or otherwise should make their own enquiries and research to ensure its relevance to their specific personal and business requirements and circumstances. Terms, conditions, fees and charges may apply. Normal lending criteria apply. Rates subject to change. Approved applicants only.