

## Your Compliance & Licensing Experts

Recognised as a leading adviser in compliance and regulation for financial services intermediaries, Gold Seal offers a complete compliance solution for intending Credit Licensees.

Tap into our knowledge and expertise gained from advising hundreds of SME financial services businesses and dealing with ASIC for over 8 years, and our participation on the Business Advisory Committee to ASIC's Licensing Division.

### Credit Compliance in a Box

Supported by the MFAA for its members, Gold Seal's complete **Compliance Management System** provides all the policies, procedures, tools and templates required to demonstrate compliance with the NCCP Act. Acceptable to ASIC as a complete Compliance Management System for Credit Licensees. Updated regularly, the System comes in three parts:

- **Client Service Handbook and Companion** – Comprehensive credit services procedures for mortgage brokers. The accompanying Companion assists brokers to fully understand their obligations to clients and the ins and outs of mortgage broking under the new credit laws.
- **Credit Services Management Manual** – Indispensable manual providing all the material needed by Credit Licensees to demonstrate compliance with the new "general conduct" requirements. Comprehensive guidance and operating policies and procedures, tools and templates integrate all the legal and compliance requirements of the NCCP Act, ASIC's Regulatory Guides and the Licence Conditions.
- **Compliance Plan** – A complete summary of the tasks and activities required to comply with the credit laws. Enables Credit Licensees to plan and allocate responsibility for compliance. To automate compliance management, the Plan can readily be incorporated into any workflow system.



**Price: \$550.00** (incl GST)

### Credit Licensing in a Box

#### OPTION 1: "Do-It-Yourself" Credit Licensing Kit

All the documents you need to apply for a Credit Licence...

- **Online Application Guidance** – Step by step guide to the information required about your people and business systems in the online Credit Licence Application.
- **Template Core Proofs** – Core Proof outlines, fully populated with instructions and examples that you can adapt to suit your Application.

**Price: \$550.00** (incl GST)  
Single site licence\*

#### OPTION 2: Premium Licensing Service

Let us do all the work for you...

We prepare your Online Application and Core Proofs, lodge them with ASIC and deal with ASIC on your behalf. We also answer any ASIC requisitions. Includes: 5 hours of technical assistance to answer ASIC requisitions.

**Price: \$4,400.00** (incl GST)

...and if you need more?

#### Optional Extras:

- Criminal History check - \$121 / person.
- Extra assistance from Gold Seal's technical team - \$418 / hour.

#### Save money, save time, save hassle

- ✓ Save money using Gold Seal's "tried and true" DIY Kit to apply for your Credit Licence. No need to hire expensive consultants.
- ✓ Save time by following step-by-step instructions on completing the online Application and using templates to prepare your Proofs. No need to wade through the ASIC Kits and Guides.
- ✓ Use our comprehensive guide on how to answer the myriad of questions in the Licence Application. No need to wonder what they might mean.

These services are suitable for small to medium sized mortgage brokers. Quotes are available for larger brokers and aggregators.

[www.goldseal.com.au](http://www.goldseal.com.au)

All prices inclusive of GST.  
Prices may change without notice.

