

COMPLAINTS HANDLING

Should you have a complaint about a decision the Company makes in relation to your Debentures and interest paid thereon, or your Regulated Credit Act loan, then you may write to the Company's complaint officer or call at one of its branches. Your complaint will be acknowledged within 7 business days and a decision on your complaint will be made within 45 business days. If you feel a complaint is not satisfactorily resolved you may refer the complaint to the Financial Ombudsman Service (FOS) of which the Company is a member. They may be contacted at PO Box 3 Melbourne Vic 3001 or by telephone 1300 780 808.

INSURANCE

Please note Sewells Finance Limited has suitable professional insurance in place to cover our business needs.

COMMITMENT

Sewells Finance Limited prides itself on providing a quality personal service to you whether as a Debenture holder or one of its borrowers. Please feel free to discuss matters with our staff as needs arise.

REAL PROPERTY

To qualify for a loan from Sewells Finance limited you must be able to provide first mortgage security over real property or a water right to which you have a legal entitlement. The Company cannot assist you if you can't meet these requirements.

This guide was prepared on 1 July 2010.



Sewells Finance Limited
119 Murray Street
Colac Victoria 3250

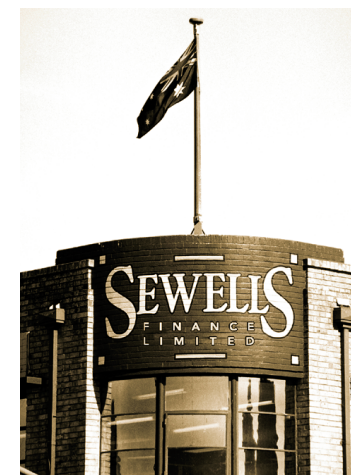


FINANCIAL SERVICES GUIDE

ACN 068 955 733

Australian Credit Licence 234581

Australian Financial Services Licence 234581



ABOUT THIS FINANCIAL SERVICES GUIDE

The purpose of this guide is to help you to make an informed decision about whether to use the financial services Sewells Finance Limited ACN 068 955 733 can provide. It also sets out information and details required to be given to you to assist you in deciding whether to use the Company's products or services.

ABOUT SEWELLS FINANCE LIMITED

Sewells Finance Limited was incorporated as a public Company on 5th April 1995 and is an Australian Public Company Limited by shares. It has as its main office 119 Murray Street, Colac but also has offices in Camperdown, Cobden and Apollo Bay. The Company's main activity is to accept deposits through the issue of Debentures and to lend on the security of registered mortgages over real property.

CONTACT

You can contact us by:

- telephone on (03) 5231 9400
- a visit to our website at www.sewellsfinance.com.au
- writing to us at PO Box 3, Colac Victoria 3250

Questions you have about your Debentures should be directed to the Company's Authorised Representatives at one of its branches.

FINANCIAL SERVICES AND PRODUCTS THAT WE ARE AUTHORISED TO PROVIDE

Sewells Finance Limited is the holder of Australian Financial Services Licence 234581 which authorises the Company to provide general and financial product advice and deal in securities for retail clients. We limit any advice we provide to general advice only. Sewells Finance Limited is authorised by its Australian Credit Licence number to provide common credit loans secured on real property.

DOCUMENTATION

We will provide you with a Prospectus for Sewells Finance Limited if we arrange a dealing in those Debentures on your behalf. The Prospectus will provide you with information you need to make a decision as to whether you purchase Debentures offered by the Company. Application for Debentures can be made only on the application form accompanying the Prospectus. All borrowers must apply in writing and complete an interview process with an officer of the Company.

GENERAL ADVICE WARNING

Any financial product advice the Company representatives provide is of a general nature only and does not address your personal objectives or financial situation. Before acting on any such general advice you need to consider the appropriateness of the advice to your personal needs.

REMUNERATION

Sewells Finance Limited does not receive fees in respect of financial product advice it may provide or from the issue of its Debentures. No entry fees, brokerage or commission is paid when purchasing Sewells Finance Limited Debentures. The Company derives income from its operations in lending funds to its borrowers and its administration of the mortgages. Such fees depend on the particular circumstances of each loan.

YOUR PERSONAL INFORMATION

The privacy of your personal information is very important to us. Sewells Finance Limited has a documented privacy policy and a copy of that can be obtained from any of its branches. The Company will use your personal information to facilitate your application for Debentures and may also use it to let you know about its other products and services. Your personal information may also be inspected by the Trustee and the Company's auditors.

HARDSHIP

If your loan falls within the Regulated Credit Act then you have certain rights if you suffer genuine hardship during the term of your loan. In the event that this may apply then you should contact us to discuss your options.
This covers loans up to \$500,000.00