

Welcome to Ethical Finance Australia! The Home of Australia's **IMPACT BROKERS**

At Ethical Finance Australia, we support purpose-driven individuals and businesses to access finance that's aligned with their values, built around their goals, and designed to create a future they believe in.

Whether you're a business owner seeking funding for growth, investing in commercial property, exploring SMSF lending, or planning your next chapter, we tailor every strategy to your unique structure, needs, and objectives.

We also work with families, individuals, and property investors to design lending solutions that support financial wellbeing, not just for today, but for the future you're building.

Yasmine Shah
Director & Chief Impact Broker



WHAT YOU CAN EXPECT FROM US

- Lending advice tailored to your goals, values, and financial structure
- A clear and collaborative process, no jargon, no pressure
- Ethical and impact-aware lender selection, shaped by your priorities, values and preferences
- Coordination with your accountant, lawyer, financial planner or adviser
- Ongoing guidance for life; before and long after settlement of any loans we arrange for you

NOTE ON “GREEN” AND “ETHICAL” LENDING

Some lenders promote products as green, sustainable, or ethical. While we may consider these features where relevant, we do not independently verify all environmental or ethical claims. Our assessments are based on lender disclosures and reputable third-party sources.

If sustainability is a core priority for you, we encourage you to conduct your own due diligence alongside our research and we'll support you every step of the way on this.

We're committed to transparency in the way we work. All recommendations are made with care and integrity, in line with our obligations under the National Consumer Credit Protection (NCCP) Act, including the Best Interests Duty, and guided by the values that shape how we do business.

We also operate in alignment with regulatory guidance on greenwashing and responsible promotion of impact-aligned finance. While we vet all lenders we work with, we cannot guarantee the accuracy of third-party claims.

WHAT HAPPENS NEXT?



PRIVACY CONSENT

Review and sign to engage us as your Impact Broker.



DATA & DOCUMENTS

Complete a quick form to tell us about your current financial position, income, expenses, upload some documents, this will help us to assess your borrowing capacity and lending options. If a Fee applies for our Consumer, Commercial or SMSF services, we will present you with a Quote/Mandate Agreement which details this information.



FINANCIAL DEEP DIVE MEETING

We get curious about your goals and what you're building for the future, then align this with your numbers to help you secure the right loan and lender structure; so you can move forward with confidence and clarity.



TAILORED STRATEGY

You receive a Game Plan report with your personalised loan recommendations and how we reached these recommendations.



APPLICATION LODGED & LOAN/S DELIVERED

We build a standout application and lodge it with your chosen lender and represent you until settlement.



SUPPORT FOR LIFE

Ongoing reviews of your loan, home, and investment properties, plus straight answers when you need them. Whether it's running the numbers on a new opportunity or guiding your next move, we're here for all your lending needs for life.



WHAT OUR CLIENTS SAY ABOUT WORKING WITH US

“Working with Yasmine was like having a trusted advisor and a close ally from day one.

Her willingness to go above and beyond, combined with her deep knowledge of finance, made us feel genuinely supported and guided through every step. She brought empathy and clarity to what can often be a confusing process, something we hadn’t experienced before.

What really set Yasmine apart was her integrity and follow-through.

She was professional, committed to her word, and didn’t just “do the deal”. She invested time in understanding both our business and personal financial goals. That kind of personal involvement is rare, and it made all the difference.

Before working with Impact Brokers, we believed taking out a business loan was a negative move.

But through our conversations, Yasmine showed us how ethical, well-structured finance can be a powerful tool for growth.

Since then, we’ve doubled in size and I now see funding not as a burden but a strategy.

Yasmine’s impact goes well beyond numbers, She’s genuinely invested in our success, both professionally and personally, She’s someone you want in your corner; whether it’s navigating finance or just having someone to call who truly understands what you're building”.

Kurt & Andrea
Business Owners - QLD

“Yasmine has been an extremely fundamental part of our financial business growth over the past 12 months. We have been fortunate enough to have Yasmine provide us with her wealth of financial knowledge.

Since working with Yasmine, we have been able to improve our cash flow, and we now have options to reduce our overhead payments too. Yasmine has helped us to feel more confident in making financial decisions and has taken the time to explain the best options thoroughly and to reduce any overwhelm or angst when making these decisions.

Not only is Yasmine a wonderful broker, but she is also a very caring and thoughtful person. She is very easy to talk to, and she really makes it a priority to understand how she can assist in the best way possible.

I would highly recommend Yasmine as an ethical impact broker for either your business or personal requirements”.

Grace
Business Owner - Melbourne



“Victoria and I both wanted to thank you for your assistance on our complicated strategy. Your adaptability, understanding and efficiency is second to none. We both noted a high level of in-depth knowledge across multiple areas/scenarios of financial lending. Your warm approach to offering invaluable knowledge on SMSF set ups and things to look out for was also very well received. We would highly recommend you to anyone in need of professional advice and implementation”.

Shen & Victoria
Investors - NSW

“I’ll keep returning to Yasmine because I can always count on her to deliver exactly what I need, even on tight deadlines. She consistently takes the time to answer my questions and help me understand the financial environment, which I truly appreciate as a small business owner”.

Megan
Business Owner - NSW

Thank you for considering Ethical Finance Australia Pty Ltd t/a Impact Brokers and Yasmine Shah as your Finance Broker. We are a Representative of a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009.

This credit guide provides you with the key information you need to know to make an informed and confident choice when engaging our services. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Licensee's business name	QED Credit Services Pty Ltd ACN 147 272 295
Licensee's address	31 Ardentallen Road Enoggera, QLD 4051
Licensee's phone number	1300 817 662
Licensee's email address	admin@pursuitbroker.com.au
Australian Credit Licence number	387856

Our Licensee has authorised Ethical Finance Australia Pty Ltd t/a Impact Brokers and Yasmine Shah as their Credit Representative:

Representative's business name	Ethical Finance Australia Pty Ltd trading as Impact Brokers ACN 601 144 932
Representative's name	Yasmine Shah
Representative's address	Level 16, 175 Pitt Street Sydney NSW 2770
Representative's phone numbers	Mobile: 0433 164 924
Representative's email address	yasmine@ethicalgroup.finance
Individual Credit Representative Number Business Credit Representative Number	540047 466398

OUR ASSISTANCE PROCESS

We are required by law to ensure that any credit product with which we assist you can be deemed "not unsuitable" for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- Make enquiries with you as to your needs;
- Make enquiries with you as to your financial position; and
- Collect evidence from you to verify your financial position.
- Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

We can provide you with a report – called a Preliminary Assessment – on how we determined that any loan we assisted you with was not unsuitable for you. You may request this report up to seven years after we provided you with this assistance.

WITH WHAT PRODUCTS DO WE PROVIDE ASSISTANCE?

In the past 3 months, the top 6 lenders of our licensee are:

1. MACQUARIE BANK
2. COMMONWEALTH BANK
3. WESTPAC
4. ANZ
5. NAB
6. BANKWEST

In the past 3 months, the top 6 lenders that our clients have been placed with are:

1. Uptain 20%
2. Beyond Bank 20%
3. Bridgit 20%
4. Orde Financial 20%
5. Nab 20%
6. 0%

This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

HOW DO OUR CREDIT REPRESENTATIVES GET PAID?

Our Credit Representatives are paid a commission directly from the lender. The lender may pay them a percentage amount upon settlement of your loan and may also pay them an ongoing percentage amount for the life of your loan.

These amounts are paid to the Credit Representative by the lender and ARE NOT payable by you. If you are interested and want an estimate of what the commission payment will be and how it is worked out, please just ask us or our Credit Representative and we will be only too glad to provide you with this information.

Our Credit Representative may also charge you a direct fee of between \$500 and \$5,000 for their services. The fee payable will depend on the complexity of your situation but will be separately disclosed to you in the Credit Quote that our Credit Representative will provide for your signature before proceeding with actually assisting you. In any case, the fee will be no greater than \$5,000.

WHAT IF YOU ARE NOT HAPPY WITH OUR SERVICES?

At Ethical Finance Australia t/a Impact Brokers, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly. You can contact us by whichever of the following means best suits you:

Complaints Manager
QED Credit Services Pty Ltd
31 Ardentallen Road, Enoggera, QLD, 4051
admin@qedrisk.com.au | Phone: 1300 817 662

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 24 hours of receipt. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 30 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation, we will write to let you know the outcome and the reasons for our decision.

TAKING IT FURTHER

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 30 days, then you can have your complaint heard by our external dispute resolution scheme, AFCA, an independent party. You can contact AFCA at:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne, VIC 3001

T: 1800 931 678 | F: 03 9613 6399 | E: info@afca.org.au

PRIVACY STATEMENT

COLLECTION AND USE OF YOUR INFORMATION

Ethical Finance Australia Pty Ltd t/a Impact Brokers and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

In some cases, we may seek to collect *credit information* about you. If we do this, it will only be from an Australian Credit Reporting Body and only with your consent, which we will ask you to provide by signing the Consent Form below.

We receive services to support the broking services we give you. We receive mortgage aggregation services from Loan Market Group and compliance services from our Credit Licensee, QED Credit Services. Sometimes they collect personal information about customers to manage customer enquiries or complaints, commission payments or file reviews. If you want to find out how they manage your personal information, please click on the links below:

[Our Aggregator Privacy Policy](#)

[Our Credit Licensee's Privacy Policy](#)

In certain circumstances, we may also be required to collect sensitive information (such as health information) on behalf of the lender in the course of giving you credit assistance.

DISCLOSURE OF PERSONAL INFORMATION

Ethical Finance Australia Pty Ltd t/a Impact Brokers and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Lenders
- Our Licensee
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors

In certain, specific cases our Licensee may contract an external audit service provider to ensure we are meeting our obligations and commitments to you under the *National Consumer Credit Protection Act 2009* and this service provider may disclose your personal information to its team in India. You can be assured that we have full legal access to that overseas service provider as if they were domiciled in Australia, as required by the *Privacy Act 1988*.

ACCESS AND ALTERATIONS TO YOUR PERSONAL INFORMATION

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person: Yasmine Shah

Address: Level 16, Sydney NSW 2000

175 Pitt Street Sydney NSW 2000

Email: yasmine@ethicalgroup.finance

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

MARKETING

From time to time, Ethical Finance Australia Pty Ltd t/a Impact Brokers may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

SECURITY OF YOUR PERSONAL INFORMATION

Ethical Finance Australia Pty Ltd t/a Impact Brokers takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

FEEDBACK ON THE HANDLING OF YOUR PERSONAL INFORMATION

Should you be unsatisfied in the manner in which Ethical Finance Australia Pty Ltd t/a Impact Brokers has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Ph: 1300 363 992

email: enquiries@oaic.gov.au

Mail: GPO Box 5218

Sydney, NSW 2001.

If you wish to view a copy of our full Privacy Policy, contact us on the details above. You can learn more about the Privacy Act and your rights at www.privacy.gov.au



Save my business card to your phone contacts

