

## You are protected by responsible lending laws.

Because of these protections, the recommendations given to you about your MTF Finance loan are not regulated financial advice.

This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations.

This includes a duty to comply with a code of conduct and a requirement to be licensed.

As a responsible lender, MTF Finance will act with care and skill, both before and during the term of your loan.



