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PROPERTY GROUP

CREDIT GUIDE

About Us

Connective Credit Services Pty Ltd is licensed under the National Consumer Credit Protection Act 2009.

The details of our licence are as follows:

Business Name	Connective Credit Services Pty Ltd
Address	Level 20, 567 Collins Street, Melbourne VIC 3006
Telephone	1300 656 637
Email	compliance@connective.com.au
Australian Credit Licence Number	399329

We have authorised Ian Macdonald as our credit representative. The details of Ian's authorisation are:

Credit Representative Name	Ian Macdonald
Address	210 Alexandra Parade East, Carlton Hill VIC 3068
Telephone	0424 568 826
Email	hello@connective.com.au
Credit Representative Number	435324

Your Best Interests

Our broker's priority is to you, their customer. We require our brokers place your financial needs above those of anyone else.

Our brokers are required to be transparent about products, your options, applicable fees, and changes as well as any conflicts of interest. They will communicate in simple to understand language and act with the highest standards of integrity. They are committed to ensuring the product selected will meet your needs, requirements and be in your best interests at the time of assisting you obtaining finance.

Credit Guide

This Credit Guide contains important information about us, the services we provide and the activities of the credit representative operating under our credit licence. It also contains:

- information about fees and charges that may be payable by you to us;
- commissions that we may receive when we are acting as a credit representative;

Credit Guide Template

Mike Jess

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the name bar.

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Guide to the LEED AP Building Design and Construction (BD&C) Exam Michelle Cottrell, 2010-12-07 Ideal for architects engineers or contractors seeking the LEED Building Design Construction BD C credential the book is a clearly organized study guide that includes sample quizzes throughout at the end of each section Authored by an expert who teaches seminars on LEED BD C to professionals this LEED exam prep book stands out from its competitors in its engaging and stimulating approach Material includes include drawings charts and diagrams to help the reader visually understand the concepts

Guidebook to the LEED Certification Process Michelle Cottrell, 2011-05-04 Proven Strategies for Getting a Project LEED Certified Here is the ideal guide for architects engineers interior designers project managers facility managers and building owners for understanding the project certification process for the Leadership for Energy and Environmental Design LEED for New Construction and Major Renovations LEED NC LEED for Core Shell LEED CS and LEED for Commercial Interiors LEED CI rating systems of the U S Green Building Council USGBC Written by an expert who is the President of Design Management Services a LEED consulting firm Guidebook to the LEED Certification Process engages readers by outlining the steps roles and responsibilities of the team members in a straightforward chronological manner that helps streamline the certification process With the release of the LEED v3 rating systems and a new version of LEED Online the Guidebook to the LEED Certification Process helps project teams to streamline the project team efforts and outlines the role of the LEED consultant and project administrator Written for LEED AP professionals and building owners that need guidance navigating a project through the process this book outlines each step in the design and construction phases including programming and post occupancy Serving as a valuable resource for anyone seeking information on how to get a project LEED certified Guidebook to the LEED Certification Process features An overview of the integrative design process Understanding the role of a LEED consultant How to build a successful team for a project pursuing LEED certification How to register a project with Green Building Certification Institute GBCI Common pitfalls to avoid during the LEED certification process Checklists to use during design and construction to keep the team on track **LEED Reference Guide for New Construction & Major Renovations (LEED-NC), Version 2.1** U.S. Green Building Council, 2003 **Living Shorelines** Donna Marie Bilkovic, Molly M. Mitchell, Megan K. La Peyre, Jason D. Toft, 2017-03-03 Living Shorelines The Science and Management of Nature based Coastal Protection compiles synthesizes and interprets the current state of the knowledge on the science and practice of nature based shoreline protection This book will serve as a valuable reference to guide scientists students managers planners regulators environmental and engineering consultants and others engaged in the design and implementation of living shorelines This volume provides a background and history of living shorelines understandings on management policy and project designs technical synthesis of the science related to living shorelines including insights from new studies and the identification of research needs lessons learned and perspectives on future guidance Makes

recommendations on the correct usage of the term living shorelines Offers guidance for shoreline management in the future Includes lessons learned from the practice of shoreline restoration conservation Synthesizes regional perspectives to identify strategies for the successful design and implementation of living shorelines Reviews specific design criteria for successful implementation of living shorelines Provides detailed discussions of social regulatory scientific and technical considerations to justify and design living shoreline projects International perspectives are presented from leading researchers and managers in the East West and Gulf coasts of the United States Europe Canada and Australia that are working on natural approaches to shoreline management The broad geographic scope and interdisciplinary nature of contributing authors will help to facilitate dialogue and transfer knowledge among different disciplines and across different regions This book provides coastal communities with the scientific foundation and practical guidance necessary to implement effective shoreline management that enhances ecosystem services and coastal resilience now and into the future **Personal Finance**

Bernard J. Winger, Ralph R. Frasca, 1999 For courses in Personal Finance Designed to help students plan for a successful financial future this comprehensive user friendly treatment of financial planning guides students through the complexities of today's financial world the authors use an applied approach to personal finance by walking through a decision making approach **The Routledge Handbook of Green Finance** Othmar M. Lehner, Theresia Harrer, Hanna Silvola, Olaf

Weber, 2023-11-08 Green finance is heralded in theory and practice as the new panacea the ideal way to support the green transition of businesses into more sustainable environmentally responsible forms by means of incentivized financial investments This handbook brings together a variety of expert scholars with industry specialists to offer the most authoritative overview of green finance to date presenting the current situation in the field It focuses on green finance in a comprehensive way discussing its characteristics underlying principles and mechanisms The book carefully illuminates the issues surrounding green finance and delineates its boundaries mapping out and displaying the disparate voices traditions and professional communities engaged in green and sustainable finance activities Specifically it examines the environmental in the environmental social and governance ESG measurements while also discussing the interplay between each measurement It develops a range of analytic approaches to the subject both appreciative and critical and synthesizes new theoretical constructs that make better sense of hybrid financial relationships Furthermore the handbook illustrates existing best practices and theories and critically examines the gaps to derive the necessary future research questions It highlights the essential issues and debates and provides a robust research agenda As such it helps to create an effective market for the various green financing instruments through clarification and standardization This handbook will be the standard reference work for a broad audience encompassing scholars researchers and students but also interested professionals regulators and policymakers wishing to orient themselves in a rapidly developing and increasingly topical field *Entrepreneur*, 1994

Lycos Personal Web Page Guide Digitalmill (Firm), 1999 Written by Ben Sawyer a leading provider of Web site consulting

and co founder of the Digital Mill this title shows how to save money in hosting charges with this one inexpensive compact easy to follow introduction to using the Tripod home page service **Proofs** ,1926 **Sustainable Construction** Charles J. Kibert,2005-03 Covers theory history and best practices in designing and constructing high performance green buildings from materials selection to the use of natural systems for wastewater processing *QuickBooks 2015: The Best Guide for Small Business* Bobbi Sandberg,Leslie Capachietti,2014-12-09 Set up QuickBooks 2015 to work the way your business does QuickBooks ProAdvisors reveal best practices for customizing and using the 1 small business financial software QuickBooks The Best Guide for Small Business takes the guesswork out of setting up and running a business with QuickBooks Our QuickBooks ProAdvisors have worked one on one with thousands of small business owners and they are here to help you This book explains what s new in QuickBooks 2015 how to choose the right edition best practices from other users and how to avoid common mistakes Learn proven methods for managing your business finances processing invoices tracking inventory monitoring sales and administering payroll Maximize the software s capabilities and run your small business efficiently using the time saving techniques packed inside this practical resource Helps you quickly identify which features you need to know to run your business Topics organized logically so you can get to mission critical tasks in the order you need them Easy to follow examples of best practices employed by other QuickBooks users Includes valuable tips on accounting inventory management payroll budgets business reports tax preparation and more **QuickenBooks 2009 Official Guide Enterprise Edition** , *West's Federal Sentencing Guidelines Digest* ,2002 *Green Building Smartmarket Report* ,2006 *Summer Session General Announcement* Iowa State College,1912 **A Banker's Insights on International Trade** Roy Becker,2000 This book answers questions regarding international trade letters of credit methods of payment and other international banking issues *United States Investor* ,1905 *Defying the Odds* Eugene Versluysen,1999 Focuses on the growth of microfinance in the context of social and economic changes and upheavals in developing countries Presesnts the experiences and achievements of microfinance institutions and their clients in the form of country based case studies *Country Guide and Nor'west Farmer* ,1910 **The Canadian Architect** ,2004

Unveiling the Power of Verbal Artistry: An Emotional Sojourn through **Credit Guide Template**

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