

CREDIT GUIDE



ABOUT THIS CREDIT GUIDE

This Credit Guide is given by Aussie Finance Pty Ltd ACN 115 027 140 Credit representative number 496991 (the “Credit Representative” or “Aussie”) acting on behalf of Automotive Financial Services Pty. Limited ACN 003 622 375 Australian credit licence 383762 (the “Licence” or “AFS”) and is designed to assist you to decide whether to enter into a credit contract with us.

As a licensed credit provider, we are required to give you a Credit Guide as soon as practicable after it becomes apparent to us that a credit contract is likely to be entered into.

The guide includes information about us, our responsible lending obligations, the name of the credit provider for whom we conduct business as a credit representative, our fees, charges, and any commissions we may receive, and our dispute resolution process.

OUR OBLIGATIONS BEFORE PROVIDING CREDIT TO YOU

Under the National Consumer Credit Protection Act (NCCP), we must not enter into a credit contract with you, or increase the credit limit of a credit contract with you, if the contract is unsuitable for you.

The contract will be unsuitable for you if, at the time the contract is entered into or the credit limit is increased, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- the contract will not meet your requirements or objectives.

We must make an assessment whether the contract will be unsuitable for you before entering into a credit contract with you or increasing the limit of an existing credit contract.

To help us to make this assessment we will:

- make inquiries about your financial situation and requirements and objectives that we believe are relevant to the credit you are applying for; and
- take reasonable steps to verify your financial information – for instance by asking for evidence of your income; and
- use this information to determine whether the credit is unsuitable for you.

You can request a copy of our assessment. We must give you a copy (at no charge to you):

- before entering the credit contract or before the credit limit is increased, if you make the request before then;
- within 15 business days, if your request is made within 2 years of entering into the contract or the credit limit increase; and
- otherwise, within 25 business days.

We do not need to give you a copy of the assessment if your request is made more than 7 years after entering into the contract or the credit limit increase or the credit contract is not entered into or the credit limit is not increased.

OUR FEES AND CHARGES

Consumers will be liable to pay the following fees and charges to us for acting as a credit representative or matters associated with acting as a credit representative:

Name of Fee or Charge	Explanation	Maximum Amount	Frequency of Payment	Circumstances when it is payable
Origination Fee	Represents credit representative cost to act as a credit representative	\$295 including GST	Once Only	Only if you proceed with the credit contract

You may obtain additional information from us about the fees and charges payable by you on request. This includes obtaining information about how fees and charges payable by you are worked out.

CREDIT PROVIDERS WITH WHOM WE CONDUCT BUSINESS

We conduct business with one (1) credit provider when acting as a credit representative. The name of the credit provider with whom we conduct business as a credit representative is noted below:

Name	ACN	Australian Credit Licence Number
Automotive Financial Services Pty Limited (AFS)	003 622 375	ACL 383762

The credit activities we are authorised to engage in on behalf of the licensee include, but are not limited to, collating, inquiring, verifying and assessing applications for credit, arranging the credit contract and the on-going management of the credit contract, guarantees and any ancillary credit services.

COMMISSIONS

When you enter into a credit contract, we will **NOT** receive a commission, directly or indirectly, from the credit provider in relation to the credit contract for which we acted as a credit representative.

HOW WE RESOLVE DISPUTES

We welcome every opportunity to resolve any concerns you may have with our products or service. If you have a complaint, are not happy with our service or just want more information, you should tell us. By telling us, you give us the best possible opportunity of fixing things. In the first instance, contact our Customer Service Team by calling 1300 769 999. If you are not satisfied with their response you can request that their manager address your concern.

INTERNAL DISPUTE RESOLUTION

If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at Aussie Finance Pty Ltd GPO Box 443, Brisbane QLD 4001. Your concern will be reviewed by our IDR Committee, which has authority to deal with the matter.

We will inform you of the outcome within:

- 21 days if you have requested a variation of a credit contract as a result of financial hardship or postponement of enforcement proceedings, or, within a further 30 days from the date of any agreement made as a result of that request;
- 21 days if your complaint involves a default notice under a credit contract; or
- 45 days for all other disputes and complaints.

EXTERNAL DISPUTE RESOLUTION

If your concern still remains unresolved to your satisfaction you can direct your issue for further review to the Australian Financial Complaints Authority (AFCA), an external review scheme to which we belong.

External dispute resolution is a free service established to provide you with an independent mechanism to resolve your specific complaints. However, you must attempt to resolve your complaint with us before contacting our external dispute resolution scheme.

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: To lodge a dispute online go to www.afca.org.au

Further information regarding AFCA including their Terms of Reference is available from their office or on their website.

Aussie Finance Pty Ltd

ACN 115 027 140 Credit Representative Number 496991

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