

FULL NAME: _____

EMAIL ADDRESS: _____

DATE: _____

Credit Guide – Credit Contract

What is a credit guide?

A Credit Guide sets out important information about the services that we provide as a licensee broker, any fees and commission payable to us, our responsible lending obligations and our internal and external dispute resolution procedures and how you can access them.

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you.

What is credit assistance?

We provide credit assistance when we:

- Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- Suggest you remain in a particular credit contract with a particular credit provider.

Which credit providers do we utilise when providing credit assistance?

We source credit products from a limited number of banks, lenders and other credit providers. At present, we can write loans with the following banks, lenders and other credit providers:

- | | |
|---|-------------------------------------|
| 1. ANZ Bank | 2. Now Finance |
| 3. Macquarie Leasing Pty Ltd | 4. Finance One |
| 5. Pepper Money | 6. Money 3 Corporation |
| 7. Latitude Financial Services | 8. Liberty Financial/Secure Funding |
| 9. Australian Motorcycle & Marine Finance | 10. Center One Finance |

How will I pay for the credit assistance provided?

The actual fee depends on the extent of work we need to undertake on your behalf but will not exceed \$1,250.00 (including GST). The actual amount will be confirmed in the credit proposal we present to you prior to your acceptance of the credit we have obtained. This fee will be payable at the time the funds are released by the credit provider, & in almost all cases this is generally included in the loan amount. No fee is charged if you do not accept the credit proposal.

We will provide you with a credit quote containing details of our fees and any payments made to us by credit providers before we provide you with credit assistance.

What information is required to receive credit assistance?

Before we provide you with credit assistance, we are required to complete a Preliminary Assessment. This preliminary assessment makes enquiries about:

- your requirements and objectives for seeking a credit product;
- your financial and relevant personal situation; and
- your repayment capacity.

We may also request documentation in order to verify the information contained in the preliminary assessment, such as pay slips, letter of employment and bank statements.

What information is kept on my credit file and can I examine my file?

We maintain a record of your personal profile including details gathered as part of our preliminary assessment.

You are entitled to request a copy of our Preliminary Assessment, and we must give you a copy if requested. There is no charge for requesting or receiving a copy of the Preliminary Assessment:

- at any time during the first 2 years - we must provide it within 7 business days; or
- between 2 years and 7 years after it was conducted - we must provide it within 21 business days.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

Are commissions, fees or other benefits paid to Auto Link Finance Pty Ltd by the credit provider?

When we provide you with credit assistance, we (or our directors, employees and authorised credit representatives) receive commissions from the credit providers involved. We may receive the following commissions when we provide credit assistance to you:

- Upfront Commission
- Additional Commission depending on the total volume of business we place with the credit provider. We can

provide, on request, a reasonable estimate of the commission, fees and benefits and how they are calculated.

Are commissions paid by Auto Link Finance Pty Ltd to other parties?

We may pay a referral fee to people or organisations that refer clients to us who receive credit assistance from Auto Link Finance Pty Ltd. All amounts paid to the referrer are from Auto Link Finance Pty Ltd share of the commission and benefits. You won't pay any additional amount if we pay a referral fee. A referral fee is only paid to the referrer by Auto Link Finance Pty Ltd on settlement of a loan. We can provide, on request, a reasonable estimate of the commission and how it is calculated.

What is a suitability assessment?

By law, we must not provide you with credit assistance if the credit contract is unsuitable for you. If unsuitable, we cannot:

- Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider, or
- Suggest that you remain in your particular credit contract with your particular credit provider.

When is a credit contract unsuitable?

A credit contract will be unsuitable if:

- It is likely that you will be unable to comply with the financial obligations under the credit contract; or
- It is likely that you could only comply with the financial obligations with substantial hardship (such as having to sell your principal place of residence); or
- It is likely that the credit contract will not meet your stated requirements or objectives.

We want to ensure that the credit products you select with us are not unsuitable for your needs. Because of this, it is important that you openly and honestly discuss with us your requirements, objectives, preferences, financial situation and repayment capacity.

The aim is to completely resolve any issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with you can refer your complaint to an independent External Dispute Resolution Scheme. Your Representative belongs to the following external, independent dispute resolution scheme, which can be contacted as follows:

Credit Ombudsman Service Ltd

Case Management Team
C/- Credit Ombudsman Service
PO Box A252
SYDNEY SOUTH NSW 1235

Ph: 1800 138 422

Fax: (02) 9273 8440

Web: www.cosl.com.au

A copy of COSL's dispute resolution policy is available at www.cosl.com.au or by request to your Representative.

What should I do if I have a complaint about the Credit Licensee?

If you have a complaint or concern about the service provided to you by the licensee, please contact their Complaints Resolution Manager. As part of the Internal Dispute Resolution policy they will investigate the matter and endeavour to address it as quickly as possible.

Complaints Resolution Manager for Auto Link Finance Pty Ltd

Mr Vince Provenzano

3 / 4 Kilmarnock Ct Hoppers Crossing, Vic 3029

PO BOX 4235, Hoppers Crossing Vic 3029

Ph. 1300 982 279

vincep@autolinkfinance.com.au

Our aim is to completely resolve any issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with you can refer your complaint to an independent External Dispute Resolution Scheme. We belong to the following external, independent dispute resolution scheme, which can be contacted as follows:

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Case Management Team

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A copy of COSL's dispute resolution policy is available at www.cosl.com.au or by request to Auto Link Finance Pty Ltd.

Credit Quote – Credit Contract

What is a credit quote?

A Credit Quote sets out important information about the credit assistance and other services that we provide as a broker.

We are required to provide this Credit Quote to you, and receive your signed acceptance or a recorded verbal acceptance verbal (verbal recorded acceptance can be done by contacting our office on 1300 982 279), before we provide any credit assistance to you.

What is credit assistance?

We provide credit assistance when we:

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- Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- Suggest you remain in a particular credit contract with a particular credit provider.

What are the fees and charges for providing me with credit assistance?

You have requested that we provide you with credit assistance and other services. The maximum fee payable to Auto Link Finance Pty Ltd for this service is \$1,250.00 (including GST). This is a one-off fee and normally incorporated in the loan facility should you proceed with the loan, this fee varies per applicant, and is calculated on varies factors, such as loan size, your credit profile, the lender nominated to obtain a loan for you, the amount of work needed to be carried out to obtain a loan on your behalf, etc. **We do not charge any upfront fees for any service we provide.**

The actual amount of the fee charged to you will be confirmed in the credit proposal we present to you prior to your acceptance of the credit we have obtained. This fee will be payable at the time the funds are released by the credit provider.

In the event that you do not proceed with the loan you have commissioned us to assist you with, and we have complied completely with the agreed request from you at our credit assessment stage where we have disclosed to you the amount we believe we can assist you with & the interest rate, fees & charges, loan term and payments, and this has been achieved, and at this point you have decided not to proceed any further, a maximum fee payable to Auto Link Finance for the service provided up to that point is \$550.00 (including GST) this is a once off fee and payable within 14 days.

However our service is totally free should the following apply;

- If we cannot assist you with credit once we receive any supporting documents requested.
- If we cannot assist you with credit after a full application has been completed.
- If your application for credit should come back declined from the lender & we can no longer provide you with credit assistance as requested.
- If there is a major change in your financial position, which makes obtaining credit at this time unsuitable.

Where can I find out additional information regarding this quote?

Should you have any questions about the information contained in this Credit Quote, please contact Vince Provenzano on 1300 982 279.

What do I do if I am ready to receive credit assistance?

To receive credit assistance you simply need to sign below. In doing this you are acknowledging and accepting the maximum fees, charges and commission associated with us providing you with credit assistance. A fully signed copy of this quote will be returned to you for your records.

Once you have signed this quote we will conduct a preliminary assessment. This will enable us to determine if there is a suitable loan for you. If there is a suitable loan for you we will prepare a credit proposal for you to review prior to completing any transaction. The credit proposal will contain information on the finalised fees, charges and commissions payable for the credit assistance.

If you accept these terms please sign and date the Quote where indicated and return it to Auto Link Finance Pty Ltd.

Primary Applicant Signature

Secondary Applicant Signature

Print Name

Print Name

Date: _____

Date: _____

