



## Credit Disclosure Pack

Date Issued: \_\_\_\_\_

Auto Link Finance Pty Ltd  
Australian Credit Licence: 391820  
ABN: 11 146 298 866 | ACN: 146 298 866  
Postal Address: PO BOX 1378, Werribee 3030  
Office Location: 23 Kathleen Cres, Hoppers Crossing Vic 3029  
Ph. 03 9368 3298 | Fax. 03 9368 3248

### This Pack Contains:

1. Credit Guide – Explanation of Services That We Provide as a Licensee Broker
2. Credit Quote – For Providing Credit Assistance
3. Privacy Disclosure Statement & Consent

Version 7.6 - 042023

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Credit Guide & Credit Quote - Credit Contract

## Credit Guide – Credit Contract

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### 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 / Esanda Finance Corporations Ltd
2. Now Finance
3. Macquarie Leasing Pty Ltd
4. Finance One
5. Pepper Asset Finance
6. Money 3 Corporation
7. Latitude Financial Services
8. Liberty Financial/Secure Funding
9. Australian Motorcycle & Marine Finance
14. CenterOne Finance
10. Australian Premier Finance Company P/L
15. Wisr Finance Pty Ltd
11. United Loan Solutions Pty Ltd t/a LoanU
16. GreenLight Auto Finance
12. Right Road Finance
17. UME Loans
13. Affordable Car Loans
18. Morris Finance Limited

### How will I pay for the credit assistance provided?

The actual brokerage fee depends on the extent of work we need to undertake on your behalf **but will not exceed \$1,995.00** (including GST). The actual amount 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 brokerage 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 brokerage 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.

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### **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, etc.

### **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:

#### **Australian Financial Complaints Authority**

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)<sup>1</sup>

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

A copy of AFCA'S dispute resolution policy is available at <https://www.afca.org.au> or by request to Auto Link Finance Pty Ltd.

### **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

23 Kathleen Cres, Hoppers Crossing, Vic 3029

PO BOX 1378, Werribee Vic 3030

Ph. 03 9368 3298

[vince@autolinkfinance.com.au](mailto:vince@autolinkfinance.com.au)

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## Credit Quote – Credit Contract

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### 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 03 9368 3298), before we provide any 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.

### 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 brokerage fee payable to Auto Link Finance Pty Ltd for this service is \$1,995.00 (including GST). This is a one-off brokerage fee and normally incorporated in the loan facility should you proceed with the loan, this brokerage 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 brokerage 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 brokerage fee will be payable at the time the funds are released by the credit provider.**

### Other Fees Payable;

#### Documentation Fee:

There is an out of pocket documentation fee payable to Auto Link Finance Pty Ltd of \$660.00 including GST, which is only payable once your loan is approved & due after your loan is approved/prior to settlement of your loan, this amount is not refundable and not funded as part of the loan, the documentation fee is only payable if your loan gets approved, if your loan does not get approved then this fee is not payable.

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**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 03 9368 3298.

**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.

\_\_\_\_\_  
Applicant Signature:

\_\_\_\_\_  
Print Name:

\_\_\_\_\_  
Email Address:

Date: \_\_\_\_\_



## PRIVACY DISCLOSURE STATEMENT & CONSENT

### Overview

Auto Link Finance Pty Ltd, A.C.N. 146 298 866, ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

### Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
- Consumer credit for personal, household, domestic or residential investment purposes;
- Commercial credit for business purposes; or
- Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application, or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

### Your information – Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider.

We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not

disclosed to any other person except with your permission or as permitted, or required, by law.

### Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit providers' and/or CRB's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws.
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g., hardcopy or email).



### Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect.
- Us for copies of our privacy policy and this document, in a form that suits you (e.g., hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening.
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address below or by telephone on 03 9368 3298 or email at [enquiries@autolinkfinance.com.au](mailto:enquiries@autolinkfinance.com.au). In some cases, an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at [www.autolinkfinance.com.au](http://www.autolinkfinance.com.au) or we will provide you with a copy if you ask us.

You can contact the CRB Equifax by telephone on 138 332

### Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
- To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
- You are aware that a Credit Provider can collect and disclose information to a Credit Reporting Body (CRB) and other Credit Providers.
- To source any finances, you require
- To source any insurances, you require
- As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor.
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or

services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas service providers in New Zealand; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
  - When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
  - A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor
  - A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you
- Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

**SCHEDULE OF CREDIT PROVIDERS**

Name of Credit Provider	Website
Australian Premier Finance Company Pty Ltd	www.australianpremierfinance.com.au
Center One Finance Pty Ltd	www.centeronefinance.com.au
ANZ / Esanda Finance Corporations Ltd	www.esanda.com
Finance One Pty Ltd	www.finone.com.au
Latitude Financial	www.latitudefinancial.com.au
Liberty Financial Pty Ltd	www.liberty.com.au
Macquarie Leasing Pty Ltd	www.macquarie.com.au
Money 3 Loans Pty Ltd	www.money3.com.au
Now Finance	www.nowfinance.com.au
United Loan Solutions Pty Ltd t/a LoanU	www.loanu.com.au
Australian Motorcycle & Marine Finance	www.ammf.com.au
Right Road Finance	www.rightroadfinance.com
Pepper Asset Finance	www.peppergroup.com.au
Axsess today	www.axsesstoday.com.au
Wisr Finance Pty Ltd	www.wisr.com.au
GreenLight Auto Finance	www.greenlightauto.finance
UME Loans	www.umeloans.com.au
Affordable Car Loans	www.affordablecarloans.com.au
Morris Finance Limited	www.morrisfinance.com.au



**PRIVACY DISCLOSURE STATEMENT & CONSENT**

**Authorisation**

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a

CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

<b>Applicant:</b>
Signature:
Name:
Date signed:
Email:

**Consent to receive documents electronically.**

I consent to Auto Link Finance Pty Ltd sending documents (including the loan documentation) and communicating with me electronically (which includes email) in relation to my application and any resulting documents.

I acknowledge that Auto Link Finance may no longer give me any paper documents, and that I must regularly check my

electronic communications to see if I have received any documents or correspondence from Auto Link Finance.

At any time, I may inform Auto Link Finance that I no longer want to receive documents electronically. I have facilities to enable me to print the notice or other document sent to me by email if I desire.

<b>Applicant:</b>
Signature:
Name:
Date signed:
Email: