CREDIT GUIDE

KEY INFORMATION:

Licensee name:	Get You Finance Pty Ltd (ABN 70 661 973 039)
Australian Credit Licence Number:	543133
Address:	Lot 43/28 Commercial Dr, Pakenham VIC 3810
Contact details:	Telephone: (03) 5922 4133 Email: david@getyoufinance.com.au

OUR CREDIT SERVICES:

We will assist you to select a loan or lease to meet your needs. The credit providers we most commonly use are Pepper Asset Finance Pty Ltd, Latitude Automotive Financial Services, Secure Funding Pty Ltd (Liberty), Branded Financial Services, Plenti RE Limited and Angle Finance, although we do use others.

INFORMATION WE WILL REQUIRE FROM YOU:

We are obliged to ensure any loan or lease we suggest or assist you to apply for, including an increase to an existing credit limit, is not unsuitable for your purposes. This includes if the loan or lease does not meet your requirements or objectives, if you are unable to make the repayments, or you could only do so with substantial hardship. Therefore, we will need some information from you. It is important that the information you provide is entirely accurate.

COPIES OF OUR ASSESSMENT:

At any time within 7 years of us providing you with credit assistance, you may request a copy of the preliminary credit assessment. We will provide you with this documentation within 7 business days of receiving your request. However, if your request is more than 2 years after the date of our Credit Quote, we may take up to 21 business days after receiving the request.

FEES PAYABLE BY YOU TO US:

We may charge you for our services when providing credit assistance. If a fee is to be charged, this will be disclosed to you in our Credit Quote which will be provided before applying for finance. You can ask us how they are worked out.

FEES PAYABLE BY YOU TO THIRD PARTIES:

When the application for a loan or lease is submitted, you may be required to pay fees to third parties associated with the application, such as the credit provider's application fee, valuation fee or other fees. These will be detailed in the Credit Proposal document and provided to you before you apply for finance. You can ask us how they are worked out.

COMMISSSIONS RECEIVED BY US:

Commissions may be payable to us by the credit provider for any loan or lease that is settled. The amount varies between lenders and the amount of credit that you receive. These are not directly payable by you and these will be disclosed within the Credit Proposal document that will be provided to you before applying for finance. You can ask us for an estimate of these commissions and how they are worked out.

COMMISSIONS PAYABLE BY US:

If you are referred to us by a third party, we may pay that entity a commission for the introduction of your business. For example, we may pay commissions to real estate agents, car or boat dealerships and accountants. These commissions are not directly payable by you. You can ask us for an estimate of these payments and how they are worked out.

COMPLAINTS:

We hope that you are pleased with our service, although if you do have a complaint you can contact our Complaints Officer via phone number (03) 5922 4133, email david@getyoufinance.com.au or mail to the address listed above in 'Key Information'. Please provide us with as much detail as possible in your complaint so we can address promptly and hopefully resolve it to your satisfaction. If you are not satisfied with the outcome of our attempt to resolve your complaint, you may refer the matter to the Australian Financial Complaints Authority Australia on phone 1800 931 678 or by writing to GPO Box 3 Melbourne VIC 3001. The Australian Financial Complaints Authority Australia is a no-charge external and independent dispute resolution service.

QUESTIONS:

If you have any questions about this Credit Guide or any other aspect of our services, please do not hesitate to ask.