CREDIT GUIDE

AUSTRALIAN CREDIT LICENSEE AND CREDIT REPRESENTATIVE DETAILS ("we", "us", "our")	
Australian Credit Licensee Name: COG Compliance Services Pty Ltd	Credit Representative (broker) Name: Michael Johnston No. 495337
Australian Credit Licence Number: 384428	Corporate Credit Representative (broker) Name: National Direct Finance (VIC) Pty Ltd No. 442329
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About this Credit Guide:
This Credit Guide sets out important information to help you decide whether to accept our assistance in obtaining a credit contract or consumer lease.

This Credit Guide will tell you:

- Who we are & how to contact us;
- Engagement & Conditions;
- Fees & Commissions;
- Referrers & Referral Fees;
- Our Responsible Lending obligations;
- Credit Providers we conduct consumer credit business with; and
- What to do if you have a complaint.

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

We provide "Credit Assistance" when we:

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

Engagement and Conditions:
You (the customer) engage us (the broker) to arrange a loan on your behalf. You acknowledge that we act as an independent contractor to assist you to obtain and negotiate a loan.

Fees Payable by You:
We sometimes charge a fee for our services. More details about any fees payable will be detailed in a "Quote" we will give you before a finance application is lodged. No commission is payable by you to us, this is paid by the credit provider.

How we are paid:
We are paid commissions by Credit Providers for introducing customers. The Credit Providers we deal with will usually pay a commission based on:

- the size of the loan; and
- the particular loan product you have selected.

We only receive a commission if your loan is settled and is paid to us either directly by the lender or paid to us by our aggregator. We may receive the following commissions after we provide credit assistance and your loan has settled.

Type of Commission:	
Commission/Brokerage. (Paid shortly after settlement)	Range from 0% to 5% depending on type of finance sought.
Volume Bonus	We have a volume bonus arrangement in place with the majority of our credit providers. We may receive additional commission depending on the total volume of business that we arrange with a credit provider. If the relevant volume targets are met with a credit provider, additional commission is payable by the credit provider to us.
Method of Calculation:	Based on Net amount financed plus GST

If you would like a detailed estimate of how much commission we would be paid by a particular credit provider, we will provide this to you.

Referrers and Referral fees:

In some cases, your business may have been referred to us by non- regulated third parties such as accountants, financial planners, motor resellers etc. Where this is the case, *we may* pay a referral fee to these parties. If we do pay a fee to these parties, then

- They should already have told you about this; and
- We will either disclose the fee or a reasonable estimate in our Proposal Disclosure Document.

Alternatively, if you want to know, you can ask about the fees and we will tell you how much was paid and how it was worked out.

Preliminary Assessment:

What we will need from you:

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this preliminary assessment, we determine:

- your requirements and objectives – that is, what kind of loan do you want, and for what purpose;
- your financial and relevant personal situation; and
- your ability to repay the loan that you are considering.

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us.

This verification may include:

- asking you for copies of documents that demonstrate your financial situation – in some cases we may also need to sight original documents;

contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of your Preliminary Assessment:

If we haven't already provided it to you, you may request a copy of our Preliminary Assessment, and we must give you a copy of it:

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

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Our "Consumer" Credit Providers include:

We source credit products from a range of banks, lenders and other credit providers. However, at present, we write a greater percentage of loans with the following banks, lenders and other credit providers.

These Lenders do not necessarily represent all the lenders who offer credit of the nature you seek.

Plenti RE Limited
Wingate Broker Finance Pty Ltd (NOW Finance)
Wisr Finance Pty Ltd
Firstmac Asset Funding Pty Limited
Australian Motorcycle & Marine Finance Pty Ltd
Pepper Asset Finance Pty Ltd

Dispute Resolution and Complaints:

Within our business we follow specific procedures to try to resolve any complaints that you may have.

Internal Dispute Resolution:

If you have a complaint, please contact the disputes officer on the contact details above. They will try to resolve all concerns quickly & fairly.

External Dispute Resolution:

In the unlikely event we cannot resolve your complaint in a satisfactory manner, or you have not received a response from us after 30 days, you can escalate your complaint to the below Ombudsman, a free and independent dispute resolution service provider.

Australian Financial Complaints Authority (AFCA):

AFCA Tel: 1800 931 678 or info@afca.org.au
A copy of AFCA's dispute resolution policy is available at www.afca.org.au by request.

For more information regarding anything referred to in the Credit Guide or anything else about our services, just ask at any time. We're here to help you.