

# Credit Guide

## KEY INFORMATION:

LICENSEE:	Affordable Funding Pty Ltd
ABN	55 618 511 158
AUSTRALIAN CREDIT LICENCE NUMBER	517685
REGISTERED ADDRESS	49/2-4 Picrite Close, Pemulwuy NSW 2145
PHONE NUMBER	1300 896 502
EMAIL ADDRESS	hello@affordablefunding.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 Plenti, Pepper Money, Liberty, Latitude Financial Services, Finance One and Money3, 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 and/or within your quoted Loan Package, which will be provided before applying for finance. An Origination Fee for our services when providing credit assistance, is only payable should you proceed with the loan as a one-off fee, payable at loan settlement. This fee may be paid directly to us, or part of the loan disbursements. If via loan disbursement, this will increase your loan by the fee amount. All and any fees quoted are completely transparent and outlined prior to completed loan agreement.

## FEES PAYABLE BY YOU TO THIRD PARTIES

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. All and any fees third party fees associated are completely transparent and outlined prior to completed loan agreement.

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## COMMISSIONS 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 car dealerships, accountants, or other entities/persons as a referral fee. 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

Your experience with us and our customer support is our priority, and we hope that you are pleased with our service we provide. However, if you do have a complaint you can contact our Senior Management Team to express and concerns or complaints by calling 1300 896 502, via emailing [hello@affordablefunding.com.au](mailto:hello@affordablefunding.com.au), or via 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, determine appropriate action, and provide a resolution. 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 1800 931 678. 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 to contact us on 1300 896 502 or [hello@affordablefunding.com.au](mailto:hello@affordablefunding.com.au).