

**CREDIT GUIDE & QUOTE**

**Credit Guide:**

This document provides information about the services we provide.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing and finance broking.

<b>Our Full Name:</b>	National Loans Pty Ltd (ABN 30 163 237 143)
<b>Trading As:</b>	National Loans
<b>Australian Credit Licence:</b>	480781
<b>Head Office Address:</b>	Unit 2A/475-477 Maroondah Highway, Ringwood VIC 3134
<b>Contact Details:</b>	Telephone – 1300 358 358 Email – <a href="mailto:info@nationalloans.com.au">info@nationalloans.com.au</a>

This document and its details also applies to our authorised Credit Representatives of:

- Tim Penaluna, ACR#514892
- Quincey Bilyj, ACR #509976

**Services We Provide**

We will help you to choose a loan which is suitable for your purposes.

**Our Panel Lenders**

Through an aggregator, we source finance from a panel of lenders. Our aggregator is an associated company – Fintelligence Pty Ltd ABN 80 625 017 174 (The Aggregator). The lenders named below are the six with whom we conduct the most business.

Australia and New Zealand Banking Group Ltd, Latitude Financial Services, Macquarie Leasing Pty Ltd, Secure Funding Pty Ltd (Liberty Financial), RACV Finance Ltd and Pepper Money, although we may use others.

**We Will Need Information from You**

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions to assess whether the loan is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives
- make reasonable inquiries about your financial situation
- take reasonable steps to verify that financial situation

**We will assess credit as being unsuitable if at the time is likely:**

- you could not pay or could only pay with substantial hardship
- the credit will not meet your requirements and objectives

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary assessment of your application if you ask within seven years of when we assist you. We will provide you with our assessment within 7 business days of your request if it is made within two years of us giving you a credit assistance quote. We will provide it within twenty - one business days if your request is received more than two years after we gave you a credit assistance quote. We are only required to give you a copy of the preliminary assessment if we give you credit assistance.

### **Fees Payable by You**

You may need to pay the lenders application fee, valuation fee and other fees. We sometimes charge a fee for our services when you enter into a loan we have arranged for you. More details about the fees you must pay will be set out in accredit assistance quote we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

### **Commissions Received by Us**

Commission may be received by the Aggregator from the lenders who provide finance for you as our customer/s. We in turn may receive commission from the Aggregator. These commissions are not payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

### **Commissions Payable by Us**

We source referrals from a broad range of sources. For example, we may pay fees to motor dealers, suppliers, real estate agents or accountants for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

### **Our Internal Dispute Resolution Scheme**

We hope you are delighted by our services, however if you have any complaints you should notify us by contacting our Dispute Resolution Officer by:

- telephoning – 1300 358 358
- emailing [info@nationalloans.com.au](mailto:info@nationalloans.com.au)
- writing to – Unit 2A/475-477 Maroondah Highway, Ringwood, Victoria 3134.

or by speaking to any representative of our business who will refer you to the Dispute Resolution Officer. You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly.

### **Our External Dispute Resolution Scheme**

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.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request or on our website [nationalloans.com.au](http://nationalloans.com.au).

### **Questions?**

If you have any questions about this credit guide or anything about our services, just ask at any time. We are here to help you.

## Credit Quote:

### **Maximum Fee and/or Charges Payable by You to Us:**

If we successfully obtain an approval for the finance you require and upon settlement of your loan contract, you must pay us a fee for our services. This service fee will be included in the loan amount and will not exceed a maximum amount of \$990 (including GST).

This fee is payable once only and is not payable if the loan does not proceed to a complete settlement. There are no other fees and/or charges payable by you to us, however you may be liable to pay fees and/or charges to the financier.

### **Acknowledgement and Agreement:**

I/We acknowledge that I/We have read and fully understand the contents of this document. I/We also acknowledge and agree that I/We will pay you the abovementioned fee for your services if the loan proceeds to a complete settlement. I/We understand that the fee will be included in the loan amount. I/We further acknowledge and consent to receive this Quote and any further disclosure documents such as a Credit Guide and/or a Credit Proposal by electronic means. This consent is given on the understanding that paper disclosure documents may no longer be given to me/us and that I/We must regularly check electronic communications for such documents. I/We also understand that I/We may withdraw consent to receive these disclosure documents at any time by contacting you at the above Head Office contact details