

National Consumer Credit Protection Act 2009

Credit Guide, Quote and Proposal Contract

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.

Our Full Name:	Adelaide Lending Services Pty Ltd ABN 38 146 219 516
Australian Credit Licence Number:	389211
Office Address:	237 Hutt Street Adelaide SA 5000
Contact Details:	Telephone: (08) 8232 0811 Facsimile: (08) 8232 5811 Email: admin@adlend.com.au
Internal Dispute Resolution Officer contact details:	Telephone: (08) 8232 0811 Email: admin@adlend.com.au Postal Address: PO Box 7094 Hutt Street Adelaide SA 5000
External Dispute Resolution Scheme contact details:	Australian Financial Complaints Authority ('AFCA') Website Access: www.afca.org.au Telephone: 1300 565 562 Postal Address: GPO Box 3, Melbourne Vic 3001

Services We Provide

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

Our Panel Lenders

We source finance from a panel of financiers. The companies named below are the financiers with whom we conduct the most business.

Latitude Personal Finance Pty Ltd, Capital Finance Australia Ltd, Pepper Asset Finance Pty Ltd, Money 3 Corporation Ltd, Wingate Consumer Finance Pty Ltd, Liberty Financial Pty Ltd, Macquarie Leasing Pty Ltd, Morris Finance Ltd.

We Will Need Information from You

Under the NCCP Act, we are obliged to make a preliminary assessment to ensure that any loan or principal increase to a loan we assist you in applying for is not unsuitable for you. To decide this, we may need to ask you some questions in order 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 your declared financial situation.

We will assess credit as being unsuitable if at the time it 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 7 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 2 years of us giving you a credit assistance quote. We will provide it within 21 business days if your request is received

more than 2 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.

Our Internal Dispute Resolution Scheme

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

- telephoning - (08) 8232 0811
- e-mailing – admin@adlend.com.au
- writing to – PO Box 7094 Hutt Street Adelaide SA 5000

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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our External Dispute Resolution Scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Fees Payable by You

You may need to pay the financier's application fee, valuation fee and other fees. We sometimes charge a fee for our services when you agree to accept a finance facility that we have arranged for you. This fee will be described as an 'Origination Fee' or 'Brokerage Fee' on your finance contract. This fee will be included in the total loan amount and will not exceed a maximum of \$1,490.00 (including GST).

All fees and charges associated with your finance offer are set out clearly in the 'Pre-contractual Copy' of the finance contract provided to you with this document.

Commissions Received by Us

We may receive a commission from a lender listed on page 1 and from other lenders that we are accredited with, for providing finance for you as our customer. This is not payable by you. A reasonable estimate of an amount received by us may be \$800.00, but you are welcome to obtain from us information about how the commission is calculated.

Commissions Payable by Us

We source referrals from a broad range of sources. For example, we may pay fees to motor dealers, equipment suppliers, mortgage brokers, or accountants for referring you to us. A reasonable estimate of a referral fee paid by us may be \$500.00 and is in accord with usual business practice. This is not a fee payable by you. You may, on request, obtain information on how the commission is calculated.

Acknowledgement and Agreement

I/we acknowledge that I/we have read and fully understand the contents of this document. I/we acknowledge and agree that Adelaide Lending Services may be paid a fee for its services and that if a fee is payable it will be included in the total loan amount provided.

Questions?

If you have any questions about this Credit Guide & Quote contract or any further questions about our services, just ask at any time. We're here to help you.

Our Credit Representatives

Details of the credit representative you are dealing with are set out below:

Name of Credit Representative/Loan Writer: ANDREW FITZSIMONS

Address: 237 HUTT STREET ADELAIDE SA 5000

Phone no. 0402 010 402

Email address: andrew.fitz@adlend.com.au

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Signature: _____

Signature: _____

Name: _____

Name: _____

Date: _____

Date: _____

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