

**National Consumer Credit Protection Act 2009**  
**Credit Guide & Quote 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.

<b>Our Full Name:</b>	Adelaide Lending Services Pty Ltd ABN 38 146 219 516
<b>Australian Credit Licence Number:</b>	389211
<b>Office Address:</b>	237 Hutt Street Adelaide SA 5000
<b>Contact Details:</b>	Telephone: (08) 8232 0811 Facsimile: (08) 8232 5811 Email: admin@adlend.com.au
<b>Internal Dispute Resolution Officer contact details:</b>	Telephone: (08) 8232 0811 Email: admin@adlend.com.au Postal Address: PO Box 7094 Hutt Street Adelaide SA 5000
<b>External Dispute Resolution Scheme contact details:</b>	Credit Ombudsman Services Ltd ("COSL") Website Access: www.cosl.com.au Telephone: 1800 138 422 Postal Address: PO Box A252, Sydney South NSW 1235

**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 financiers named below are the five financiers with whom we conduct the most business.

Australia and New Zealand Banking Group Ltd, GE Automotive Financial Services, Macquarie Leasing Pty Ltd, Secure Funding Pty Ltd (Liberty Financial), GE Personal Finance Pty Ltd, Capital Finance Australia Ltd.

**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 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.

**Commissions Received by Us**

We may receive commissions from the lenders who provide finance for you as our customers. These 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.

We have a volume bonus arrangement in place with Capital Finance Australia Limited and this financier may pay us additional commission depending on the total volume of business we arrange with them.

**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 in 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 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](mailto: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 enter into a loan 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 \$880.00 (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.

**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 will be paid a fee for its services and that the fee 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.

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Signature:	_____	Signature:	_____
Name:	_____	Name:	_____
Date:	_____	Date:	_____

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