



CREDIT GUIDE AND QUOTE

This document provides information about:

- Who we are, the services we will provide and the fee we will charge for those services
- Our responsible lending obligations under the National Consumer Credit Protection Act 2009 (Cth) and the National Credit Code
- The fees and commissions that may be received by us for arranging your loan
- What to do if you have a complaint about our services

ABOUT US

OzFleck Industries Pty Ltd ATFT OzFleck Trading Trust trading as Nu-Age Vehicle & Asset Finance

Australian Business Number: 18 718 727 745

Australian Credit Licence Number: 488043

56 Ellen Stirling Boulevard Innaloo WA 6018

Phone number: +61 8 6424 8195

Our Finance Brokers (Representatives) are able to assist you in finding a credit provider and arranging a suitable loan to meet your objectives. This service is known as credit assistance. When providing such credit services we will be acting as your agent and not as the agent of any credit provider.

Nu-Age Vehicle & Asset Finance is required to undertake regular learning and development training, maintain satisfactory professional qualifications, competency standards and compliance as part of the industry and banking requirements. Nu-Age Vehicle & Asset Finance has a nominated compliance and training manager to ensure all representatives maintain knowledge and professionalism to a high standard.

SERVICES

Our credit assistance services in sourcing and arranging a suitable loan or lease or hire purchase include:

- Obtaining further information from, including but not limited to, employers, accountants and credit reporting bodies;
- Investigating suitable loans and providing you with the information about one or more loans that meet your objectives;
- Assessing, verifying and documenting information, ensuring the chosen loan is not unsuitable for you;
- Helping you complete the application, compiling the documents required by the credit provider and submitting the application to the credit provider;
- Liaising with the credit provider during the approval process, providing any further information that may be required and notifying you of the credit provider's decision;
- Assisting with the finalisation of the loan as required

OUR QUOTE FOR PROVIDING YOU WITH CREDIT ASSISTANCE

If you ask us to assist you in finding a credit provider, and arrange a suitable loan to meet your objectives, we have to provide you with a quote.

Our services include determining whether or not the loan contract is one that is not unsuitable for you and then assisting you to complete the documents and submitting your completed loan application to at least one of our preferred credit providers.

We charge a once only origination fee of \$0 - \$990 for the successful arrangement of your loan. Our origination fee will be included in the loan amount financed by your credit provider.

If your loan application is not approved there will be no fee payable by you.

If you successfully obtain conditional approval for the loan you require and you choose not to proceed with the loan, you must pay us a fee of \$399 inclusive of GST. This is payable within 7 days after we obtain approval and you choose not to proceed.

Unless you sign and date the section below, or otherwise indicate your acceptance of our quote, we will be unable to provide you with credit assistance.

CONSENT AND ACKNOWLEDGEMENT

By signing this document, acknowledging acceptance by submitting my/our enquiry, or emailing my/our acceptance to you, I / We:

- Accept the quote provided for providing credit assistance;
- Confirm the appointment of the Credit Licensee to provide credit assistance and to arrange credit on my/our behalf;
- Consent to the Credit Licensee performing the actions outlined in the Privacy section of this Credit Guide & Quote; and
- Acknowledge that I / We have received a copy of the Credit Guide & Quote.

Borrower 1 Name:		Date:	
Signature:	<input checked="" type="checkbox"/>		

Borrower 2 Name:		Date:	
Signature:	<input checked="" type="checkbox"/>		

YOUR REPRESENTATIVE

Please contact me if you have any questions about our quote:

Representative Name: Jill Fleck

Phone Number: 08 6424 8195

Email: jill@nuagegroup.com.au

PROHIBITION ON SUGGESTING OR ASSISTING WITH UNSUITABLE CONTRACTS

Our general obligations to you:

The National Consumer Credit Protection Act 2009 (Cth) does not permit us to provide credit assistance to a consumer by:

- suggesting that you apply, or assisting you to apply, for a particular credit contract with a particular credit provider; or
- suggesting that you apply, or assisting you to apply, for an increase to the credit limit of a particular credit contract with a particular credit provider,

if the credit contract will be unsuitable for you.

A credit contract will be unsuitable for you, if at the time the credit assistance is provided, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- the contract does not meet your requirements or objectives.

We are required to make a preliminary assessment of whether the contract is unsuitable for you before we suggest that you apply or assist you to apply for a credit contract (or an increase to your credit limit).

In making this assessment, we will only take into account information that satisfies both of the following requirements:

- the information is about your financial situation, requirements or objectives; and
- at the time the credit assistance is provided:
 - we had reason to believe that the information was true; or
 - we would have had reason to believe that the information was true if we had made reasonable inquiries about you.

To enable us to do this, we will ask about your financial situation and your requirements and objectives in relation to the credit contract. We may request copies of documents such as pay slips and past tax returns. We may also ask you to supply other proof of your ability to repay the loan.

We are required to verify certain financial information. If you do not provide us with full information, we can't properly assist you. For this reason, it is important that you provide us with complete and accurate information.

You can request a copy of our preliminary assessment at any time within 7 years after we provide a credit quote. If you request a copy of your preliminary assessment we must provide you with a copy at no charge to you.

We must provide the written copy within 7 business days if your request is made within two years of the credit quote or otherwise within 21 business days. We do not need to give you a copy of the preliminary assessment if your request is made more than 7 years after the date of the credit quote or if credit assistance was not provided to you.

PREFERRED CREDIT PROVIDERS

The preferred credit providers from whom we source loans are:

AMMF	ANZ	AUTOMOTIVE FINANCIAL SERVICES
BRANDED FINANCIAL SERVICES	CAPITAL	COMMONWEALTH BANK
FINANCE ONE	FIRSTMAC	FUNDA
GET CAPITAL	GREENLIGHT AUTO	LATITUDE
LIBERTY	United Loan Solutions Pty Ltd t/a LOANU	MACQUARIE
MONEYPLACE	MONEY 3	MORRIS
NOW FINANCE	PEPPER	PROSPA
RATESETTER	SCOTTISH PACIFIC	SOCIETY ONE
SOVEREIGN CREDIT	WESTPAC	WISR

COMMISSION

Commission paid by credit providers

We will receive a commission from a preferred credit provider if you enter into a credit contract with that provider. The amount of the commission that we receive in relation to any particular credit contract depends on the credit provider, the amount of the loan and the terms of the loan. The amount of the commission can range from 0% to 25% of the total amount financed.

In addition, we may also receive a volume bonus from a credit provider depending on the total value of loans placed with that credit provider during the month. The amount of this bonus can range anywhere from 0% to 4% of the total amount financed and it is paid in arrears.

Commission paid by us

From the commission and bonuses we receive from the preferred credit providers we may pay:

- our representatives a commission which is in addition to their salary; and
- referral fees or commissions to people or businesses that referred you to us.

You have the right to request an estimate of how much these payments may be and how the commissions or fees are worked out.

IF YOU HAVE A COMPLAINT

If you have a complaint about the service provided to you then please contact our Complaints Officer and tell us about your complaint. We may request that you put your complaint in writing. Once we receive your complaint, we will acknowledge receipt of the complaint, investigate the matter and endeavour to address it as quickly as possible. We aim to resolve your complaint when you first contact us. However, it may take us up to 45 days to provide a final response to your complaint. Please provide all information to:

Complaints Officer
Nu-Age Vehicle & Asset Finance
56 Ellen Stirling Boulevard
INNALOO WA 6018
T: +61 8 6424 8195
Email: jill@nuagegroup.com.au

Complaints in relation to your loan including complaints about default notices, hardship applications or postponement of enforcement proceedings should be discussed directly with your credit provider.

We expect that we will be able to completely resolve any issues that you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may refer your complaint to our external dispute resolution scheme the Australian Financial Complaints Authority (AFCA). This is a free service to you and provides independent dispute resolution where required. AFCA can be contacted at:

GPO Box 3,
Melbourne VIC 3001
Telephone: 1800 931 678 Web: afca.org.au
Online Complaint Form: <https://www.afca.org.au/make-a-complaint/>

PRIVACY

Your privacy is important to us, and we comply with the Privacy Act 1988 (Cth) (**Privacy Act**).

We collect personal information from you only as is necessary for the purpose of providing you with our credit services and to comply with our responsible lending obligations required by law. Sometimes this may include collecting credit information (such as your repayment history information, any default information or information regarding your credit terms and conditions) or credit eligibility information (such as information about your credit worthiness). If we are assessing an application for credit, we may have to collect this information from third parties, such as credit reporting bodies, other credit providers, your employer or your finance broker. By submitting this signed credit guide and quote, you consent to us contacting them for this purpose.

We only hold, use and disclose personal information and credit information that have been collected about you for the purpose of providing you with credit products and services, or for related purposes which might be reasonably expected. This may mean we disclose such information to other third parties such as credit reporting bodies, other credit providers, auditors, accountants, legal advisors or as required by law.

- You appoint us your agent to act as an 'access seeker' to obtain your credit-related information from a credit reporting body (**CRB**) on your behalf and for the purpose of assisting you with your application for credit.
- You authorise us to disclose any credit-related information we obtain to prospective financiers in connection with your application for credit.
- You confirm that you are authorised to provide the personal details presented and you consent to your personal information being checked with the document issuer or official records holder for the purpose of confirming your identity.

You can choose not to provide this information however, we may not be able to provide you with credit assistance services.

Occasionally, we may use your personal information to contact you directly (whether via telephone, email, post or otherwise) to keep you up to date with the range of products and services available from us. By submitting this signed credit guide and quote, unless you specifically state otherwise, you consent to us contacting you for these purposes. But if at any time you do not want us to use your information for these marketing purposes, you can opt out by contacting and telling us.

You can also contact us to access your personal information or credit information, to make any corrections to personal information or credit information we hold or to make privacy related complaints.

For more information about our Privacy Policy, ask us for a copy or see www.nuageloans.com.au

This Credit Guide applies from 9 July 2019 and remains valid unless a further Credit Guide is issued to replace it.

PROMOTION OF OTHER PRODUCTS OR SERVICES

If your application is successful, then unless you inform Nu-Age Vehicle & Asset Finance:

- Nu-Age Vehicle & Asset Finance may use your personal information to help promote its products or services or those of its related companies and alliance partners;
- Nu-Age Vehicle & Asset Finance may also disclose your personal information to its related companies or alliance partners in connection with that purpose:
 - To enable those related companies or alliance partners to decide if they want to tell you about a product or service;
 - Where these parties have agreed to only use the information for this purpose and where they have agreed to keep the information confidential and return it to Nu-Age Vehicle & Asset Finance (or destroy it) as soon as it has been used for this purpose.
 - Where you do not want Nu-Age Vehicle & Asset Finance to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling +61 8 6424 8195 between 9am to 5pm Monday to Friday (WST)