

ABOUT THIS CREDIT GUIDE & QUOTE

This document is designed to assist you to decide whether to engage us to provide credit assistance in relation to credit contracts.

As a licensed credit assistance provider, we are required to give you a Credit Guide as soon as practicable after it becomes apparent to us that we may provide assistance to you in relation to a credit contract. This document provides you with information about the services we provide and those of our representatives. It contains information about various fees and charges that may be payable by you to us, as well as certain commissions we may receive from a licensee when we are acting as a credit representative, or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit representative.

ABOUT US ("we, us, our")

We are an authorised Credit Representative of Brokers Mutual Acceptance Pty Ltd. Our details are as follows:

Credit Representative	Christopher Weise-Bozonie
ABN	75 491 385 193
ACN	
Credit Representative Number	495436
Trading Address	5/6 Somerset Ave Narellan NSW 2567
Mailing Address	5/6 Somerset Ave Narellan NSW 2567
Phone	0432229479
Email	fastapproval03@gmail.com

Broker's Mutual Acceptance Pty Ltd's details are as follows:

Credit Licence Holder	Brokers Mutual Acceptance Pty Ltd
ABN	20 121 876 953
ACN	121 876 953
Australian Credit Licence Number	388249
Trading Address	5/6 Somerset Ave Narellan NSW 2567
Mailing Address	PO Box 680 Narellan NSW 2567
Phone	02 4647 5666
Email	info@brokersmutual.com.au

INTERNAL COMPLAINTS OFFICER

Phone: 02 4647 5666 or Email: complaints@brokersmutual.com.au.

EXTERNAL COMPLAINTS

Australian Financial Complaints Authority - Phone: 1800 931 678 or Web: www.afca.org.au.

SERVICES WE PROVIDE

We will help you to choose a loan or lease which is not unsuitable for your purposes from our panel of lenders. The lenders we most commonly use are Pepper Money, Secure Funding (Liberty), Latitude Financial Services, Finance One, Money 3 and Now Finance, although we do use others.

- We will source the best priced product available to you from our panel of lenders
- We will help you obtain a credit approval
- We will prepare all necessary loan documentation

INFORMATION WE NEED FROM YOU

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan that we help you to obtain is NOT unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease 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 the information provided is accurate.

Credit is deemed unsuitable if at the time of the assessment and at time of providing credit if;

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

FEES PAYABLE BY YOU

We sometimes charge a fee for our services. The fee ranges from \$0 to \$1,500.00 including GST. The fee is payable once only and can be included in your finance contract. The exact fee applicable to you will be disclosed before we submit your loan documents to the lender. There are no other fees and charges payable by you to us however you may be liable to pay fees to the financier. This fee is not payable if finance is not approved. 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

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. They are usually calculated as follows:

- A fixed base fee; and
- A percentage of the interest payable at the contract written rate over and above the interest payable on the minimum rate as determined by the Credit Provider; and
- An additional amount based on a percentage of the above two items may also be payable, however this is unknown at the time of entering into the contract.

COMMISSIONS PAYABLE BY US

We may source referrals from broad range of sources including for example, Accountants, Mortgage Brokers, Financial Advisors, Suppliers and vendors etc.; 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 calculated.

OUR INTERNAL DISPUTE RESOLUTION SCHEME

We believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes. It is a requirement under the National Consumer Credit Protection Act 2009 that we have in place an Internal Dispute Resolution procedure. You can lodge complaints by contacting our Complaints Officer via phone on 02 4647 5666 or email via complaints@brokersmutual.com.au or in writing to Brokers Mutual Acceptance Pty Ltd, PO Box 680 Narellan, NSW 2567. 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. We will observe the following principles in handling your complaint;

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- We expect that both parties will make a genuine attempt to resolve a complaint promptly;
- We expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- We expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

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 Australian Financial Complaints Authority. Their phone number is 1800 931 678 and the website is www.afca.org.au. Our member number is 14714. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

ACCEPTANCE

By signing this document, you agree to the terms set out in this quote and to pay the fees specified above by the time specified above. After you have signed this document in duplicate, we will give you a copy to keep.

THINGS YOU SHOULD KNOW

The proposed loan arrangements will be based on the products available from our panel lenders and the information provided by you. If the information you provide is incomplete or inaccurate, then before entering the loan you should consider the loan's appropriateness having regard to your relevant personal circumstances and if necessary seek independent financial advice. We do not provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

BROKERS MUTUAL ACCEPTANCE PTY LTD- PRIVACY REGULATION 2013

WHO ARE WE

'We', 'us' and 'our' refer to BROKERS MUTUAL ACCEPTANCE PTY LTD, ACN 121876953, Australian Credit Licence 388249 and our related businesses, including our Authorised Credit Representative Christopher Weise-Bozonie, ABN 75 491 385 193, CRN 495436.

OUR COMMITMENT TO PROTECT YOUR PRIVACY

We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information we hold about you and what we do with that information. We recognise that any personal information we collect about you will only be used for the purposes we have collected it or as allowed under the law. It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information. Our commitment in respect of personal information is to abide by the Australian Privacy Principles for the protection of personal information, as set out in the Privacy Act and any other relevant law.

PERSONAL INFORMATION

When we refer to *personal information* we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you may also include credit information.

Credit information is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you. If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you apply for any insurance product through us we may also collect your health information. We will only collect health information from you with your consent.

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information for the purposes of assessing your application for finance and managing that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services. To enable us to maintain a successful business relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your finance, or in our business.

HOW DO WE COLLECT YOUR PERSONAL INFORMATION

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from finance brokers and other people such as accountants and lawyers.

DO WE DISCLOSE YOUR PERSONAL INFORMATION

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements;
- to other organisations that are involved in managing or administering your finance such as third party suppliers, printing and postal services, call centres;
- to associated businesses that may want to market products to you;
- to companies that provide information and infrastructure systems to us;
- to anybody who represents you, such as finance brokers, lawyers and accountants;
- to anyone, where you have provided us consent;
- where we are required to do so by law, such as under the Anti-Money or Laundering and Courter Terrorism Financing Act 2006 (Cth); to investors, agents or advisers, or any entity that has an interest in our business; or
- to your employer, referees or identity verification services.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) the person or organisation has a commitment to protecting your personal information at least equal to our commitment, or
- (b) you have consented to us making the disclosure.

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside Australia. We may disclose your personal information to overseas entities (including but not limited to; India, Philippines & New Zealand) that provide support functions to us. You may obtain more information about these entities by contacting us.

DIRECT MARKETING

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated. If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on 02 4647 5666 or by writing to us at P.O. Box 680 Narellan NSW 2567. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity. It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

UPDATING YOUR PERSONAL INFORMATION

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

ACCESS AND CORRECTION TO YOUR PERSONAL INFORMATION

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time. We may charge a fee for our costs of retrieving and supplying the information to you. Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request. There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious. An explanation will be provided to you if we deny you access to the personal information we hold about you. If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information. At the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days. We may need to consult with other entities as part of our investigation. If we refuse to correct personal information we will provide you with our reasons for not correcting the information.

USING GOVERNMENT IDENTIFIERS

If we collect government identifiers, such as your tax file number, we do not use or disclose this information other than required by law. We will never use a government identifier in order to identify you.

BUSINESS WITHOUT IDENTIFYING YOU

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

SENSITIVE INFORMATION

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

HOW SAFE AND SECURE IS YOUR PERSONAL INFORMATION THAT WE HOLD

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

COMPLAINTS

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact our complaints officer on 02 4647 5666. We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days. If you are dissatisfied with the response of our complaints officer, you may make a complaint to the Privacy Commissioner which can be contacted on either www.oaic.gov.au or 1300 363 992.

FURTHER INFORMATION

You may request further information about the way we manage your personal information by contacting us.

CHANGE IN OUR PRIVACY POLICY

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices. As a consequence, we may change this privacy policy from time to time or as the need arises. You may request this privacy policy in an alternative form. This Privacy Policy came into existence on

OUR LENDERS

Advantagedge Financial Services: www.advantagedge.com.au	La Trobe Financial: www.latrobefinancial.com.au
Affordable Car Loans: www.affordablecarloans.com.au	Latitude Financial: www.latitudefinancial.com.au/privacy/
Angle Finance: www.anglefinance.com.au	Liberty Financial: www.liberty.com.au
ANZ Bank: www.anz.com.au	Macquarie Bank: www.macquarie.com.au
Australian Motorcycle & Marine Finance: www.ammf.com.au	Medfin: www.medfin.com.au
Australian Premier Finance: www.australianpremierfinance.com.au	Metro Finance: www.metrofin.com.au
Automotive Financial Services: www.afs.com.au	Money 3: www.money3.com.au
Azora Finance: www.azorafinance.com	MoneyMe Pty Ltd t/as Auto Pay: www.autopay.com.au
Banjo Loans: www.banjoloans.com	MoneyPlace: www.moneyplace.com.au
Bank of Queensland: www.boq.com.au	Morris Finance: www.morrisfinance.com.au
Bendigo & Adelaide Bank: www.bendigoadelaide.com.au	Moula: www.moula.com.au
Better Choice Home Loans: www.betterchoice.com.au	Multipli: www.multipli.com
Branded Financial Services: www.brandedfinancial.com.au	NAB: www.nab.com.au
Capital Finance: www.capitalfinance.com.au	Now Finance: nowfinance.com.au
Credit Corp Financial Services t/as CarStart Finance www.carstart.com.au	Ondeck: www.ondeck.com.au
CommBank: www.commbank.com.au	Pepper Money: www.pepper.com.au
Deposit Power: www.depositpower.com.au	Plenti: www.plenti.com.au
Earlypay: www.earlypay.com.au	Prospa: www.prospa.com
Equifax: www.equifax.com.au	RAMS: www.rams.com.au
Eric Insurance Limited: www.ericinsurance.com.au	Redbook Inspect: www.redbookinspect.com.au
FASTLend: www.fastlend.com.au	Redzed: www.redzed.com
Finance One: www.financeone.com.au	Resimac Asset Finance: www.resimacassetfinance.com.au
Finstro: www.finstro.com.au	Saleskey: www.saleskey.com.au
Firstmac: www.firstmac.com.au	Scottish Pacific: www.scottishpacific.com
Flexfleet: www.flexfleet.com.au	Selfco: www.selfco.com.au
Flexicommercial pty ltd: www.flexicommercial.com.au	SocietyOne: www.societyone.com.au
Fox Symes: www.foxsymes.com.au	Suncorp: www.suncorp.com.au
Gedda Money: www.gedda.com.au	TL Commercial: www.tlcommercial.com.au
Get Capital: www.getcapital.com.au	Verimoto: www.verimoto.com
Greenlight Auto: www.greenlightauto.finance	Westpac Bank: www.westpac.com.au
Group and General Finance: www.alto.com.au	Wisr: www.wisr.com.au
Grow Finance: www.growfinance.com.au	Volkswagen Financial Services: www.vwfs.com.au
Heritage Bank: www.heritage.com.au	
Illion: www.illion.com.au	
Integrity Car Care: www.iwarranty.com.au	
Judobank: www.judo.bank	

CONSENT AND ACKNOWLEDGEMENT

By signing this document, 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;
- Declare that the personal information provided is true and correct and acknowledge that you may have to disclose our personal information to other parties to assist you in obtaining credit or where you are required by law to do so;
- Authorise you to obtain credit reports and any other information relating to my/our credit worthiness, including conducting an Australian or New Zealand credit check;
- Authorise you to validate personal information provided by me/us;
- Authorise verification of credit balances or outstanding balances provided to you and consent to you requesting copies of loan statements and payout figures; and
- Acknowledge that I/we have received a copy of your Credit Guide, Quote & Privacy.

Customer Name: BLANK

Customer Phone: 0499914440

Customer Email: fastapproval03@gmail.com

Full Name	Signature	Date
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06/02/2023 15:32:37

Full Name

Signature

Date

Signature Address: Forest Park, 14 Forest St, Woodridge QLD 4114, Australia
