

## New Start Finance Group Pty Ltd - Credit Guide/Quote

Thank you for choosing Finance for Tradies (part of the New Start Finance Group Pty Ltd) to help you arrange your finance needs. 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. If your loan or lease is for Business Use or otherwise determined as "Commercial" then the provisions of the NCCP Act do not apply

This document also provides information on commissions we receive if you proceed with this proposal for finance.

Key Information	
<b>Customers(s) full name(s)</b>	
<b>Address</b>	
<b>Phone &amp; Email</b>	
<b>Licensee</b>	New Start Finance Group Pty Ltd ACN: 127802484
<b>Address</b>	Suite 3 / 171 - 173 Main St, Osborne Park, WA, 6017
<b>Phone &amp; Email</b>	1300 175 175 / info@financefortradies.com.au
<b>Australian Credit Licence Number</b>	387831
<b>Internal Complaints Contact</b>	Shane Smith
<b>External Dispute Resolution Scheme</b>	COSL (Credit Ombudsman Services Limited) Tel : 1800 138 422 Web: <a href="http://www.cosl.com.au">www.cosl.com.au</a>
<b>Maximum fee or charge payable by you</b> <i>(This is the maximum amount payable by you when finance is provided.)</i>	Service fee of up to \$880.00 including GST  This negotiable fee is determined by the amount of work required to get your loan settled and is payable once only.  There are no other fees and charges payable by you to us however you may be liable to pay fees to the financier.
<b>When is the fee payable?</b>	The service fee is payable on the earlier of the day the finance is drawn down or the date the finance approval is obtained. Normally, this amount is paid from the loan proceeds and distributed to us on settlement. This fee is not payable if the finance approval is not obtained.

Our panel lenders
<p>We source finance from a panel of financiers. Our current panel comprises the financiers listed below:</p> <ul style="list-style-type: none"> <li>- Capital Finance</li> <li>- GE Money</li> <li>- Fair Go Finance</li> <li>- Money 3</li> <li>- Commonwealth Bank of Australia</li> <li>- Go Getta</li> <li>- Alphera Finance</li> <li>- RACV</li> <li>- Westpac</li> <li>- Liberty Financial</li> <li>- ANZ</li> <li>- Yamaha</li> <li>- Esanda</li> <li>- Macquarie Leasing</li> <li>- GE Money</li> <li>- Now Finance</li> <li>- Beyond Bank</li> </ul>

What information will we need from you (under the NCCP Act)
<p>Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease 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 or lease is not unsuitable. The law requires us to:</p> <ul style="list-style-type: none"> <li>• make reasonable inquiries about your requirements and objectives;</li> <li>• make reasonable inquiries about your financial situation;</li> <li>• take reasonable steps to verify that financial situation.</li> </ul> <p>Credit will be unsuitable if, at the time of the assessment, it is likely that at the time the credit is provided:</p> <ul style="list-style-type: none"> <li>• you could not pay or could only pay with substantial hardship;</li> <li>• the credit will not meet your requirements and objectives.</li> </ul> <p>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 proven. 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.</p>

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance under the NCCP Act.

### 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. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

From time to time we may have a volume bonus arrangement in place with Esanda Finance and Liberty Financial.

These financiers may pay us additional commission depending on the total volume of business we arrange with them. This consideration does not affect our loan consultants' decision on the lender that best suits your needs.

### Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers 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 with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

Phone	1300 175 175
Email	<a href="mailto:shane@financefortradies.com.au">shane@financefortradies.com.au</a>
Address	Suite 3 / 171 - 173 Main St, Osborne Park, WA, 6017

or by speaking to any representative of our business who will refer you to the Complaints 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.

### Statement on the Use of Your Personal Information - Privacy

**Introduction** The privacy of personal information you provide to us is important. Our Privacy Policy governs the collection, use and disclosure of your personal information by New Start Finance Group Pty Ltd (ACN 127 802 484). The Privacy Policy sets out how we intend to respect your rights to privacy, in accordance with the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). For a full form version of our Privacy Policy please see [www.newstartfinance.com.au](http://www.newstartfinance.com.au)

**How we collect personal information** When we refer to "personal information", we mean information from which your identity is reasonably apparent. Where reasonable and practical, we will collect your personal information directly from you.

**The personal information we collect** The type of personal information we collect may 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 a loan, we may also collect the number and ages of your dependants, the length of time you have lived at your current address, your employment details, proof of income and expenses and other financial details. You may choose not to provide any optional information requested by us, however this may restrict our ability to assist you.

**How we use your personal information** We use your personal information to assist us to:

1. Assess your application for credit, manage that credit application and any future applications for credit;
2. Make recommendations to you in respect of risk insurance products, such as income replacement and critical illness cover;
3. Communicate information about our products and services to you;

We will take reasonable steps to destroy or identify your personal information when your personal information is no longer required for one of the above purposes.

**Disclosure of your personal information to others** Where possible, we will inform you, at or before the time of collecting your personal information, of the types of organisations to which we intend to disclose your personal information. For example, if you provide us with personal information to assist us find you a suitable loan, we may collect personal information about you and disclose it to a member of our lender panel. We will disclose your personal information only for the purpose/s for which we collected the personal information.

**Direct Marketing** From time to time, we may use your personal information to provide you with current information about loans, special offers you may find of interest, changes to our organisation, or new products and services being offered by us or any business with which we are associated. We do not sell your personal information for direct marketing purposes. If you do not wish to receive marketing information, you may, at any time, decline to receive such information by contacting us on the details listed below. If the direct marketing is by email, you may also use the unsubscribe function included in such emails.

**Updating your personal information** 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 will ask you to inform us if any of your personal information has changed.

**Access to and correction of your personal information** You may request access to any of the personal information we hold about you at any time. In such instances, we will provide you with access to that information. To access your personal information that we hold, use the contact details specified below. If any of the personal information about you that we hold is incorrect, inaccurate or out-of-date, you may request that we correct the information.

**Government Related Identifiers** If we collect government identifiers, such as your Tax File Number, we do not use or disclose this information other than as 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.

**How we store your personal information** We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or exposure.

**Contacting us and providing feedback** If you are not satisfied with how we have managed your personal information, you may contact our Privacy Officer by email [shane@financefortradies.com.au](mailto:shane@financefortradies.com.au). We will acknowledge your complaint within seven days of receipt.

**Changes to this Privacy Policy** This Privacy Policy came into operation on 12 March 2014.

### Things you should know

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't 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.

### Questions?

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

### Authority

For the purpose of arranging finance which is subject of my/our application, I/we authorize the above named introducer or a credit provider named in this quote to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business, or from a credit provider named in this quote or referred to in such reports. I/we authorize the above named introducer to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement.

### 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.

Name:

Name:

X

X

Signature

Date: \_\_\_ / \_\_\_ / \_\_\_

Signature

Date: \_\_\_ / \_\_\_ / \_\_\_