

CREDIT GUIDE & QUOTE

KEY INFORMATION:

Customer(s) name:	
Customer(s) contact details:	Phone: Fax: Email:
Licensee name:	Broli Finance Pty Ltd (ABN 71 617 588 726)
Australian Credit Licence Number:	496470
Address:	Suite 3, Level 1, 2 Boston Court. Varsity Lakes QLD 4227
Licensee contact details:	Telephone: 1300 13 13 73 Email: approvals@broli.com.au

OUR CREDIT SERVICES:

We will assist you to select a loan or lease to meet your needs. The credit providers we most commonly use are Macquarie, Secure Funding (Liberty), Pepper Money, Latitude Financial Services, Finance One and Money 3, although we do use others.

INFORMATION WE WILL REQUIRE FROM YOU:

We are obliged to ensure any loan or lease we suggest or assist you to apply for, including an increase to an existing credit limit, is not unsuitable for your purposes. This includes if the loan or lease does not meet your requirements or objectives, if you are unable to make the repayments, or you could only do so with substantial hardship. Therefore, we will need some information from you. It is important that the information you provide is entirely accurate.

COPIES OF OUR ASSESSMENT:

At any time within 7 years of us providing you with credit assistance, you may request a copy of the preliminary credit assessment. We will provide you with this documentation within 7 business days of receiving your request. However, if your request is more than 2 years after the date of our Credit Quote, we may take up to 21 business days after receiving the request.

FEES PAYABLE BY YOU TO US:

We may charge you for our services when providing credit assistance. If a fee is to be charged, this will be disclosed to you in our Credit Quote which will be provided before applying for finance. You can ask us how they are worked out.

FEES PAYABLE BY YOU TO THIRD PARTIES:

When the application for a loan or lease is submitted, you may be required to pay fees to third parties associated with the application, such as the credit provider's application fee, valuation fee or other fees. These will be detailed in the Credit Proposal document and provided to you before you apply for finance. You can ask us how they are worked out.

COMMISSIONS RECEIVED BY US:

Commissions may be payable to us by the credit provider for any loan or lease that is settled. The amount varies between lenders and the amount of credit that you receive. These are not directly payable by you and these will be disclosed within the Credit Proposal document that will be provided to you before applying for finance. You can ask us for an estimate of these commissions and how they are worked out.

COMMISSIONS PAYABLE BY US:

If you are referred to us by a third party, we may pay that entity a commission for the introduction of your business. For example, we may pay commissions to real estate agents, car or boat dealerships and accountants. These commissions are not directly payable by you. You can ask us for an estimate of these payments and how they are worked out.

COMPLAINTS:

We hope that you are pleased with our service, although if you do have a complaint you can contact our Complaints Officer phone number 1300 13 13 73, email approvals@broli.com.au or mail to the address listed above in 'Key Information'. Please provide us with as much detail as possible in your complaint so we can address promptly and hopefully resolve it to your satisfaction. If you are not satisfied with the outcome of our attempt to resolve your complaint, you may refer the matter to the Australian Financial Complaints Authority Australia on phone 1800 931 678 or by writing to GPO Box 3 Melbourne VIC 3001. The Australian Financial Complaints Authority Australia is a no-charge external and independent dispute resolution service.

QUESTIONS:

If you have any questions about this Credit Guide or any other aspect of our services, please do not hesitate to ask.

OUR SERVICES:

This quote is for our services in assisting you to select a loan/lease or assist you to increase an existing credit limit.

FEES AND CHARGES:

We quote you the following fees and charges for our services:

Fees Payable to Us			
Service	Amount of Fee	Becomes Payable When	Payment Frequency
An establishment fee charged for assisting you to secure a loan.	Up to a maximum of \$1,100 (incl. GST).	This fee will apply if we obtain approval for your loan and it subsequently settles. The fee may be paid directly to us, or as part of the loan disbursement. If via loan disbursement, this will increase your loan amount by the fee amount.	Once (at settlement).

PAYMENTS TO OTHER PARTIES:

We may use all or some of our fee to pay other parties who potentially referred your business to us. For example, we may pay commissions to real estate agents, financial advisers, car dealerships and accountants.

YOUR ACKNOWLEDGEMENT AND AGREEMENT:

- I/We acknowledge that I/we have read the contents of this document and understand its content.
- I/We acknowledge and agree that I/we will pay you up to the maximum quoted fees and charges for your services if you obtain approval for our loan and it subsequently settles.
- I/We understand that the fees in the amount of up to a maximum of \$1,100 (incl. GST) will be included in the loan amount or lease repayments unless I/we have instructed otherwise.
- I/We acknowledge and provide my/our consent to receive this Quote any other disclosure documents such as the Credit Guide and/or Credit Proposal by electronic means. The consent I/we provided is based on my/our understanding that paper disclosure documents may not be provided and therefore I/we will check nominated electronic communication means for receipt of these documents.
- I/We understand that I/we may withdraw my/our consent to receive these disclosure documents at any time by contacting the licensee as per above contact details.

Customer full name	Signature