

***Credit Guide & Quote Contract***  
(National Consumer Credit Protection Act 2009)

<b>Finance Broker :</b>	Broli Finance Pty Ltd (“Broli, Fourby Finance”) ABN 71 617 588 726
<b>Australian Credit Licence :</b>	496470
<b>Postal Address :</b>	PO Box 383 Varsity Lakes QLD 4227
<b>Phone :</b>	1300 13 13 73
<b>Email :</b>	info@broli.com.au

**Applicant 1**

**Applicant 2**

\_\_\_\_\_  
Full Name

\_\_\_\_\_  
Full Name

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Email

\_\_\_\_\_  
Email

This Credit Guide is provide by Broli Finance Pty Ltd (“Broli”, “We”, “Us”, “Our”), ABN 71 617 588 726, Australian Credit Licence 496470 .It 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.

The guide includes information about us, our responsible lending obligations, the names of the credit providers with whom we conduct most of our business with, our fees, charges, and any commissions we may receive, and our dispute resolution process.

## CREDIT ASSISTANCE COVERED BY THIS QUOTE

This document covers the credit assistance that the Broli proposes to provide to you:

1. Obtaining information from you to gain an understanding of your current financial situation and your requirements and objectives for the loan;
2. Making reasonable levels of inquiries about your financial situation and verifying the information as required;
3. Where authorised by you, obtaining a copy of your credit report to assist us scale our inquiries accordingly;
4. Obtaining further information from landlords, employers and accountants as required;
5. Investigating suitable loans and providing you with information about one or more loans that meet your requirements;
6. Assessing that your chosen loan is not unsuitable for you;
7. Helping you to complete the application, compiling the documents required by the lender and submitting the application to the lender;
8. Liaising with the lender during the approval process and providing any further information that may be required;
9. Notifying you of the lender's decision; and
10. Assisting with the finalisation of the loan as required

## SERVICES WE PROVIDE

We will provide you with information on a broad range of financiers and products. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

## OUR OBLIGATIONS BEFORE PROVIDING CREDIT TO YOU

It is our duty to have a reasonable knowledge of your current financial situation, financial objectives and borrowing needs before we can provide the credit assistance,

that we help you to enter, to ensure it is not unsuitable.

As a Credit Licensee we are required to:

1. Make reasonable enquiries about your financial situation, and your requirements and objectives
2. Take reasonable steps to verify your financial situation
3. Make a preliminary assessment about whether the requested credit facility is not unsuitable for you based on the enquiries and information obtained in the first 2 steps.

We will assess the credit as being unsuitable if at any time it is likely:

1. You could not pay or only pay with substantial hardship
2. The credit will not meet your requirements or objectives

Under the National Consumer Credit Protection Act (NCCP), we cannot provide credit assistance to you by:

1. Suggesting that you apply for a particular credit contract with a particular credit provider;
2. Suggesting that you apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
3. Assisting you to do so, if the contract will be unsuitable for you.
4. The contract will be unsuitable for you if, at the time the contract is entered into or the credit limit is increased, it is likely that:
  - a. You will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
  - b. The contract will not meet your requirements or objectives.

We must make a preliminary assessment whether the contract will be unsuitable for you before we can provide credit assistance to you.

We must provide you with a copy of the preliminary assessment of your application if you ask within 7 years of when we assist you. This will be provided to you free of charge. 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. Otherwise we will provide the copy of the preliminary assessment with 21 business days

### **OUR FEES AND CHARGES**

Broli may at its discretion charge an origination fee which represents the costs associated with providing credit assistance. The maximum fee that may be charged is \$990.00. This is a one off fee and only payable if you proceed with a credit contract.

### **CREDIT PROVIDERS WITH WHOM WE CONDUCT BUSINESS**

We conduct business with more than six (6) credit providers when providing credit assistance in relation to credit contracts. The names of the six (6) credit providers with whom we conduct most of our business are noted below:

Australia And New Zealand Banking Group Limited (ANZ)  
ABN 11 005 357 522 ACL 234527

Latitude Automotive Financial Services (Latitude)  
ABN 80 004 187 419 ACL 392178

Macquarie Leasing Pty Ltd (Macquarie Leasing)  
ABN 38 002 674 982 ACL 394925

Pepper Asset Finance (Pepper)  
ACN 165 183 317 ACL 458899

Secure Funding (Liberty)  
ABN 25 081 982 872 ACL 388133

Westpac Banking Corporation (Westpac)  
ABN 33 007 457 141 ACL 233714

### **COMMISSIONS**

When you enter into a credit contract, we are likely to receive a commission, directly or indirectly, from the credit provider in relation to the credit contract for which we have provided credit assistance. We have also entered into a volume bonus arrangement with each of the credit providers with whom we conduct business, either directly or indirectly, and may receive additional commissions depending on the total volume of business that we arrange with each of the credit providers.

You may obtain additional information from us about the fees and charges payable by you, the commission likely to be received by us or the volume bonus arrangements in place, on request. This includes obtaining information about how fees and charges payable by you are worked out and a reasonable estimate of the commissions likely to be received by us and how the commission is worked out.

### **PAYMENTS TO THIRD PARTIES**

A commission is likely to be paid to a third party for the introduction of credit business or business proposed to be financed by the credit contract or consumer lease if credit assistance is provided through one of the following classes of persons:

1. Credit Representative of ours; or
2. Referrer (usually being the supplier of the goods).

You may obtain from us a reasonable estimate of the amount of commission and how it is worked out on request.

### **HOW WE RESOLVE DISPUTES**

We welcome every opportunity to resolve any concerns you may have with our products or service. If you have a complaint, are not happy with our service or just want more information, you should tell us. By telling us, you give us the



best possible opportunity of fixing things. In the first instance, contact our Customer Service Team by calling 1300 13 13 73 or email [help@broli.com.au](mailto:help@broli.com.au). If you are not satisfied with their response you can request that their manager address your concern.

**INTERNAL DISPUTE RESOLUTION**

If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at Broli Finance Pty Ltd, PO Box 383 Varsity Lakes QLD 4227. Your concern will be reviewed by our IDR Committee, which has authority to deal with the matter. We will inform you of the outcome within 45 days or receiving your dispute or complaint.

**EXTERNAL DISPUTE RESOLUTION**

If your concern still remains unresolved to your satisfaction you can direct your issue for further review to

**FINANCIAL OMBUDSMAN SERVICE (FOS) – if**  
lodged before 1 November 2018

Mail: Case Management Team  
C/- Financial Ombudsman Service Limited  
GPO Box 3 Melbourne VIC 3001  
Telephone: 1800 367 287  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Online: [www.fos.org.au](http://www.fos.org.au)

**AUSTRALIAN FINANCIAL COMPLAINTS**  
**AUTHORITY (AFCA) – if lodged after 1 November**  
2018

Mail: Case Management Team  
C/- Australian Financial Complaints  
Authority (AFCA)  
GPO Box 3 Melbourne VIC 3001  
Telephone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Online: [www.afca.org.au](http://www.afca.org.au)

**Applicant/Guarantor 1**

\_\_\_\_\_  
Full Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Applicant/Guarantor 2**

\_\_\_\_\_  
Full Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date