

National Consumer Credit Protection Act 2009

Credit Guide

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.

Our Full Name:	Quay Lending Pty Ltd
Australian Credit Licence Number:	483317
Address:	PO Box 1258 Green Valley, NSW 2168
Contact Details:	
Telephone:	1300 965 199
Email:	enquiries@quaylending.com.au
Internal Dispute Resolution Officer contact details:	
Telephone:	1300 965 199
Email:	enquiries@quaylending.com.au
Postal Address:	PO Box 1258 Green Valley, NSW 2168
External Dispute Resolution Scheme contact details:	Credit & Investments Ombudsman
Website Access:	www.cio.org.au
Telephone:	1800 138 422
Postal Address:	PO Box A252, Sydney South NSW 1235

Services We Provide

We will help you to choose a loan which is suitable for your purposes.

Our Panel Lenders

Our aggregator is National Finance Choice Pty Ltd ABN 95 156 544 464

The lenders named below are the six with whom we conduct the most business.

Australia and New Zealand Banking Group Ltd, GE Automotive Financial Services, Macquarie Leasing Pty Ltd, Secure Funding Pty Ltd (Liberty Financial), GE Personal Finance Pty Ltd, R.A.C.V Finance Ltd.

We Will Need Information from You

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or 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 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 financial situation.

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

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

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 proved. 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.

We must provide you with a copy of our preliminary assessment of your application if you ask within 7 years of when we assist you. 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. We will provide it within 21 business days if your request is received more than 2 years after we gave you a credit assistance quote. We are only required to give you a copy of the preliminary assessment if we give you credit assistance.

Fees Payable by You

You may need to pay the lender's application fee, valuation fee and other fees. We sometimes charge a fee for our services when you enter into a loan we have arranged for you. More details about the fees you must pay will be set out in a credit assistance quote we will give you before a finance application is lodged. 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

Commission may be received by "NFC" from the lenders who provide finance for you as our customer/s. These commissions are not payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

Commissions Payable by Us

We source referrals from a broad range of sources. For example, we may pay fees to motor dealers, suppliers, real estate agents, or accountants 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 Dispute Resolution Officer by:

- telephoning - **1300 965 199**
- e-mailing - **enquiries@quaylending.com.au**
- writing to - **PO Box 1258 Green Valley, NSW 2168**

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

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 specified on page 1. 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.

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.