



CREDIT PROPOSAL DISCLOSURE

Dear Manita,

This Credit Proposal Disclosure sets out important information that we must give you when we provide you with credit assistance. We provide "credit assistance" when we:

1. Suggest or assist you in applying for:
 - a. a particular loan with a particular lender;
 - b. an increase to an existing loan with a particular lender; or
2. Recommend that you remain in an existing loan contract.

Proposed Credit Application

Application Name Manita Adhikari

Credit Provider	Pepper Money
Product	Personal Loan
Loan Amount	\$ 21,650
Interest rate	13.5%
Repayment (fortnightly)	\$ 183.97
Loan Term	7 years

Disclaimer: The above figures were current at the time this Credit Proposal Disclosure was issued.

Estimate of the total fees and charges paid to us



We may charge a fee for providing credit assistance to you. If applicable, details about these fees payable are set out in the Credit Quote we have previously given to you. You are also required to pay the following fee if you enter into the credit contract. This is a once only fee and will not be payable if you do not proceed with the credit contract. The credit provider may apportion the fee to us from the loan proceeds.

Fee	Payable to	Explanation	Amount
Broker Origination Fee	Credit Representative	Represents the fee payable in providing credit assistance to you under the credit contract	\$1650

Estimate of the total fees and charges paid to the lender

You will be required to pay the following fee to the lender if you enter into the credit contract. This is a once only fee and will not be payable if you do not proceed with the credit contract:

Fee	Payable to	Explanation	Amount
Establishment Fee	Lender	The reasonable costs of providing credit to you under the credit contract	\$0

The final amount of fees and charges will be shown within the credit contract which will be issued by the lender. Some or all of these fees and charges may be payable from the loan proceeds and do not include any ongoing charges.

Amount of net funds available

The net amount available from the draw-down of your asset finance facility does not necessarily represent the amount of funds that will be available to you. Other associated fees and charges may be disbursed from the loan funds provided to you. Please refer to your credit contract for details.

Commission we may receive in relation to the asset finance facility

Commission the credit representative may receive from the lender directly or indirectly in relation to the loan is not payable by you. The commission to be paid by the lender will be disbursed between our aggregator, the credit representative and any business referrer (if applicable).



Acknowledgement of Risk Insurance offering

Insurance can be an effective way of minimising any potential financial hardship on you, your family and your business. Financial hardship may result from a death, disability, trauma or personal injury.

If you do not have adequate risk protection insurance in place:

- You may not be able to meet the repayments on your loan should an unexpected or unforeseen event arise; or
- Your savings may not be sufficient to meet your financial obligations.

Varun Goyal is able to offer a referral to a number of insurance providers that could assist you in the event of unforeseen circumstances.

I/we acknowledge that I/we have been made aware of the opportunity to apply for risk insurance relating to my/our loan application.

I/we understand that I am/we are not obliged to apply for risk insurance as a condition of my/our loan and that I am/we are able to arrange insurance through any insurer of my/our choice.

I/We acknowledge that:-

- ☐ {{mandatoryRadioStart}} I/We have decided to apply for this insurance
- ☐ {{mandatoryRadioButtons}} I/We have decided not to apply for this insurance
- ☐ {{mandatoryRadioEnd}} I/We would like to discuss our requirements further with a Personal Insurance Adviser who is able to discuss our specific needs.

IMPORTANT: Please select the most appropriate option from the three above.

Acceptance

By signing this document you acknowledge that you understand the:



- Proposed application for credit;
- Fees and charges payable by you to us and the proposed lender;
- Net amount of funds available is subject to lender's loan contract;
- Commission payable to us from the lender;
- Commission payable by us to a business referrer (if applicable);
- Offering of Risk Insurance and confirmation of your decision.

Customer signature Manita adhikari

Customer name Manita

Dated: Jun 30, 2022

If you have any questions in relation to this Credit Proposal Disclosure, please feel free to contact us at any time to clarify any issues or concerns you may have.

Note: Copy of signed Credit Proposal Disclosure will be provided for your records.

Kind
regards
Varun
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