



## Credit Guide

It is our privilege to work with you and provide information that will assist you to achieve your goal. To enable us to work well together, this document provides insight into who we are, what services we provide, the quote payable as well as about certain commissions we may receive from credit providers. In the unlikely event that you are unsatisfied with our role, we welcome the opportunity to review our practices and direct you to a pathway of dispute resolution. Should our efforts remain unsatisfactory, we have a legal obligation to refer you to a free external and independent ombudsman.

### About us

Pretty Penny Finance Pty Ltd (Pretty Penny) ABN 38 607 393 411 Australian Credit Representative number 486980, is an Authorised Credit Representative of Pretty Penny Holdings Pty Ltd ABN 69607391168 licensed under the National Consumer Credit Protection Act 2009 to provide credit assistance and services. Australian Credit Licence number 481695.

Pretty Penny is expert in arranging access to personal finance through our aggregator Connective and our direct lender accreditations. We are proud of our Finance Brokers (Representatives) and of our reputation to supply you with information on a range of loans, helping you to choose a loan and assist you in arranging a loan application that aligns with your requirements, objectives, and financial situation. Through our Authorised Corporate Credit Representatives and trusted referrers, we will professionally package and submit your application, advise you of the progress and guide you through to settlement.

### Privacy

We are always conscious of the need to respect your personal privacy. However, the services we provide require an open and honest reveal of personal information that we must collect in order to provide you an open and honest service. Most of this information we will collect directly from you. We will need to verify some of this information so you should know that we may also collect your personal information from other sources where there is a need to do so. We only collect personal information that is relevant to your application. If you do not provide us with your personal information or consent to accessing other sources of collecting your personal information, we may not be able to provide you with our services. Part of our service requires sharing and the passing on of your information to others. Eg Lenders, Insurance providers and third parties that are not limited by any specific description but are relevant to assist in meeting your requirements and objectives.

This sharing will be sensitive to information that is of a “needs only” basis and you consent to this.



You may ask for access to any of your personal information held by us at any time. If we assist you with a credit service, we are obliged under law to store the information we collected to arrive at our Preliminary Assessment for a period of minimum of 7 years. You may request a copy of this document at any time during the period of retention and we must provide a copy to you. There are time limits we must adhere to in this provision. As our valued client, we would appreciate being able to update you with future information and products or services we think may be of interest to you. Please contact us if you have any questions regarding the management of your personal information.

## **Credit information**

We may also collect and share your credit information with other service providers or Credit Reporting Bodies as well as the following banks, lenders and other credit providers which we do most of our business with.

## **Your obligation**

You are responsible for providing accurate and appropriate information to allow us to research products that are not unsuitable to you and your situation. To assist you with your application to obtain finance in a timely manner, you should endeavour to get any information that we require quickly and accurately and the information that you give to us must be true and correct and complete to the best of your knowledge. You must not be deceptive or misleading in any way by withholding information or non-disclosure of information that may affect your ability to service a loan now or in the future.

## **Fees and charges**

If applicable, we will provide you with a quote containing the details of our fees. The quote will be presented to you prior to applying for credit on your behalf. This fee will be payable at the time the funds are released by the credit provider. No fee is charged if you do not accept the credit proposal. Please note that some lenders apply additional fees that will be provided to you before the offer is accepted.

## **Commissions**

Our advice may be limited under law to the provision of advice relating to Credit Products and Credit Services. Therefore, we may work alongside colleagues in the hope that together we can make a difference. To assist you further, we have formal arrangements with several third parties who may refer us or we may refer our customers to seek their professional advice. We may receive a referral fee (or pay a referral fee) up to the maximum agreed. These are not fees paid by you directly or indirectly and how much of the maximum we receive will generally depend on the work we input.

When we provide you with credit assistance, we (or our directors, employees and authorised corporate credit representatives) receive commissions from the credit providers involved.

We may receive the following commissions when we provide credit assistance to you:

- Upfront Commission.
- Additional Commission depending on the total volume of business we place with the credit provider.



## Disputes or complaints

In the unlikely event that we have not met our obligations, we welcome the opportunity to review our practices and direct you to a pathway of dispute resolution. Should our efforts remain unsatisfactory, we have a legal obligation to refer you to an external and independent ombudsman. Please help us help you by following the steps and advice we provide.

If you have a complaint, we suggest your first step should be to allow us the opportunity to rectify the problem. We ask that you contact our Complaints Office by phone on 1300 860 628 in the first instance or email us at [info@prettypennyfinance.com.au](mailto:info@prettypennyfinance.com.au).

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. A copy of our Policy and Procedures on Dispute Resolution is available upon request. If we are unable to satisfy you then we will suggest you contact our approved Ombudsman service. This service is free to consumers: AFCA (Australian Financial Complaints Authority) – Our Membership number 37123 Consumer contact information phone: 1800 931 678 <https://www.afca.org.au/make-a-complaint> or post to:

Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne, VIC 3001