

NCCP - CREDIT GUIDE & QUOTE ahmadworkspace@gmail.com



Connective Credit Services Pty Ltd is licensed under the National Consumer Credit Protection Act 2009.

The details of our licence are as follows:

Business Name Connective Credit Services Pty Ltd ABN 51 143 651 496

Address Level 20, 567 Collins Street, Melbourne VIC 3000

Telephone 1300 656 637

Email compliance@connective.com.au

Australian Credit Licence Number 389328

We have authorised «broker_full_name» as our credit representative. The details of

«broker_first_name»'s authorisation is:

Credit Representative Name «broker_full_name»

Address «broker_address»

Telephone «broker_phone»

Email «broker_email»

Credit Representative Number:«broker_acl_crn»

Prepared for Client/s:

Full name: «Client_full_name»

Phone Number: «Phone_number»

Email: «Client_Email»

Date: «date_generated»

About this credit Guide

This Credit Guide contains important information about us, the services we provide and the activities of the credit representative operating under our credit licence. It also contains:

- information about fees and charges that may be payable by you to us**
- commissions that we may receive when we are acting as a credit representative**
- commissions that we may pay to third parties for introduction of business, and information about what you should do if you have a complaint or dispute regarding our services and activities.**

We are required to provide this document to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. 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.**

Preliminary Assessment

Prior to providing credit assistance to you, we must assess whether the particular loan is “unsuitable”. A loan will be “unsuitable” based on the information you provide to us.

You can request a copy of our preliminary assessment. We must give you a written copy of the preliminary assessment (free of charge):

- Within 7 business days, if your request is made within 2 years of the date we give you a credit assistance quote under section 114 of the national consumer credit protection Act 2009; and**
- Otherwise, within 21 business days.**

We do not need to give you a copy of the preliminary assessment if:

- your request is made more than 7 years after the date we give you a credit assistance quote: or**

- we do not provide any credit assistance to you.

Fees and charges that are payable by you in relations to our credit assistance

We may charge a fee for providing credit assistance to you. If applicable, details about those fees payable by you will be set out in a Credit Quote which we will give you prior to submitting your asset finance application.

Other fees and charges

You may have to pay other fees and charges (such as application fees, valuation costs and other applicable fees) to the lender or other parties. You should review the particular asset finance contract documentation for further details of any such fees and charges.

How i get paid?

We only receive a commission if your asset finance facility is settled. The commission is paid to us either directly by the lenders, or paid to us by our aggregator for which we act as the credit representative in providing credit assistance.

The commission is based on both the total amount financed and the particular loan product you have selected. We may receive the following commissions after your loan has settled.

Type of Commission:

Credit Guide – Connective Credit Services Pty Ltd - Credit Representative «broker_full_name»

Commission ‘Brokerage Fee’(Paid after settlement)

Ranging from a minimum 0% to a maximum of 8% depending on the type of credit contract and calculated on the total loan amount financed including GST.

Volume Bonus

Ranging from a minimum 0% to a maximum of 1% depending on the type of credit contract, the total volume of introduced business including GST. Subject to aggregator and individual credit representative performance benchmarks.

The method of calculation is based on the net amount financed including GST. Details of commission to be received will be included in the Credit Proposal Disclosure document that we will provide you with when credit assistance is provided.

From time to time, I may receive a non-commission benefit by way of training, professional development, entertainment, gift, conference attendance, sponsorship, or entry into a competition run by a lender or my aggregator, at no extra cost to you. The nature of such arrangements are temporary, and the occurrence and amounts are often not readily ascertainable, however if they are apparent as a result of assisting you with credit assistance, this will be disclosed to you.

Lender Panel - Credit Providers

We are authorised to engage in credit activities and therefore provide assistance to obtain consumer asset finance for you from a panel of credit providers. The following are the credit providers through which we generally conduct the most business:

Australia and New Zealand Banking Group Limited

Bank of Queensland Limited

Capital Finance Australia Limited

Commonwealth Bank of Australia

Macquarie Group Limited

Westpac Banking Corporation

Other people we deal with

Our aggregator

We have approval to utilise credit providers and their lending products through the services of our aggregator ‘Connective Broker Services Pty Ltd ABN 77 161 731 111, Credit Representative 437202 authorised under Australian Credit Licence 389328’. The aggregator charges us a fee depending on our contract arrangements, consisting of:

- a share of commission that is paid by the particular credit provider**
- a membership fee for our business**

- a monthly fee for each of our accredited loan writers.

Macquarie Bank Limited has a minority, non-controlling interest in Connective Broker Services Pty Ltd.

Commissions paid by Connective's lender panel are transparent and do not influence the broker or consumer choice. Connective is committed to quality consumer outcomes in all circumstances.

Referrers and referral fees

We obtain referrals from a range of sources, including accountants, financial planners, real estate agents and other people. If you were introduced or referred to us, we may pay the referrer a commission or a fee.

Details of any commission or fees being paid to the referrer will be included in the Credit Proposal

Disclosure document

Dispute resolution and Complaints

We are committed to providing you with the best possible service, however we understand there may be times where you are not satisfied. If this occurs please inform us verbally or in writing with the exact details of your complaint, so we can work towards a prompt and fair resolution.

If we are unable to reach a satisfactory resolution, you can make a complaint in writing to the Australian Credit Licence holder. With regard to complaints resolution, we are mindful of the need to ensure that consumers are treated fairly and with respect during the complaints handling process. Any dissatisfaction with a credit representative operating under the licence, will be handled in an efficient, timely and effective

manner in accordance with ASIC regulations of Internal Dispute Resolution (IDR).

Connective Credit Services details are:

- Attention: Compliance and Complaints Handling Officer

- Telephone: 1300 656 637

- Email: compliance@connective.com.au

- Website: <http://www.connective.com.au>

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

QUOTE

This quote provides information about the fees you agree to pay for our assistance in sourcing finance for you .

Servies to be Be Provided

We will do our best to source the finance you require.

Maximum Fee or Charge for providing credit assistance and other servies

If we successfully obtain the fiance you require, you must pay us a fee for our services when the finace is settled.

we charge you and may be included in the finacned amount or can be paid directly to us. The maximum amount of the service fee payable to Pure Capital Finance is \$990.00 (Gst inclusive). You do not have to pay us any other fees and charges for assisting you source finance. However, you may be required to pay fees to the financier.

This Quote is only valid for 30 days from the date of issue. Pure Capital Finance reserves the right to re-issue this Quote where the quote is not accepted with 30 days from the date of issue.

I/We acknowledge the credit guide and accept the quote for providing the services.

Legal Name - please ensure this is your FULL legal name

Title/Capacity - (Main applicant / Guarantor)

SIGNATURE

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Title/Capacity - (Main applicant / Guarantor)

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