**\ReadConfirmation1\**

**\ReadConfirmation2\**

**Credit Guide**

Source Funding Pty Ltd

ABN 95 622 815 294

Australian Credit License 510226

Australian Financial Services License 510226

Level 6, 201 Kent Street SYDNEY NSW 2000

Tel 1800 399 768

This credit guide applies if we enter into a *credit contract* with you that is regulated by the National Consumer Credit Protection Act 2009 (Cth).

Source Funding Pty Ltd is a credit provider and provides loans to borrowers. In this Credit Guide, the words “we”, “our” and “us” refers to Source Funding Pty Ltd.

This Credit Guide provides important information about us and how we provide *credit assistance* to you in relation to your *credit contract*.

**We will not enter into an unsuitable credit contract with you**

We will not enter into a credit contract or increase the credit limit of a credit contract if it would be unsuitable for you. A credit contract or a credit limit increase will be unsuitable for you if you will be unable to comply with your financial obligations under the credit contract without suffering substantial hardship or the credit contract does not met your stated requirements or objectives.

In order to ensure that we do not enter into a credit contract that is unsuitable with you, we are required to make reasonable enquiries relating to your financial situation, requirements and objectives, and to take reasonable steps to verify your financial situation.

**Our preliminary assessment**

We are required to make an assessment that the credit contract or increase in credit limit to a credit contract is not unsuitable before we enter into a credit contract with you or agree to increase your current credit limit.

If you ask we will give you a copy of the assessment (free of charge) before entering into the credit contract or increasing your credit limit. You may also request a copy of the assessment within 7 business days if you make the request within 2 years of the date of your credit contract with us. If you make a request after two years of the date of your credit contract, we have 21 business days to provide you with a copy of our written assessment.

We don’t have to give you a copy of the written assessment where we have not entered into a credit contract with you or have not provided a credit limit increase to you.

**Commissions**

We may pay commissions and referral payments to third parties for the introduction of credit business or business proposed to be financed by the *credit contract*.

The amount of commission payable is presently unascertainable. There may be further amounts payable as a trailing commission. If a further amount is payable as a trailing commission the amount is not currently ascertainable.

There is no volume bonus arrangement in place.

**If you have a complaint**

We believe that it is essential for our customers to be able to identify and deal with a company who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes.

Complaints can be lodged by contacting our Complaints Officer:

Telephone: 02 9157 1103

Email: info@sourcefunding.com.au

Post: Complaints Officer

Level 6, 201 Kent Street SYDNEY NSW 2000

**If we can’t resolve your complaint**

If we do not resolve your complaint within 45 days or if otherwise you are not satisfied with the outcome of our handling of your complaint, you can contact our external dispute resolution provider, Australian Financial Complaints Authority Limited ABN 38 620 494 340 for an independent review on:

Telephone: 1800 931 678  
Translating and Interpreting Service: 131 450

TTY / voice calls: 133 677

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne, VIC 3001

Website: www.afca.org.au/

The external dispute resolution process is free of charge.