

AUSTRALIAN CREDIT LICENSEE AND CREDIT REPRESENTATIVE DETAILS (“we”, “us”, “our”)	
Australian Credit Licensee Name: Smartway Finance Pty Ltd	Credit Representative (broker) Name: No.
Australian Credit Licence Number: 566769	Corporate Credit Representative Brokers Business Name: No.
Address: 38/207 Currumburra Rd, Ashmore QLD 4214	Address:
Email: info@swfin.com.au	Email:
Tel: 07 5512 7080	Tel:

About this Credit Guide:

This Credit Guide sets out important information to help you decide whether to accept our assistance in obtaining a credit contract or consumer lease.

This Credit Guide will tell you:

- > Who we are & how to contact us;
- > Engagement & Conditions;
- > Fees & Commissions;
- > Referrers & Referral Fees;
- > Our Responsible Lending obligations;
- > Credit Providers we conduct consumer credit business with; and
- > What to do if you have a complaint.

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent, we are likely to provide credit assistance to you.

We provide “Credit Assistance” when we:

1. Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
2. Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
3. Suggest you remain in a particular credit contract with a particular credit provider.

Engagement and Conditions:

You (the customer) engage us (the broker) to arrange a loan on your behalf. You acknowledge that we act as an independent contractor to assist you to obtain and negotiate a loan.

Fees Payable by You:

We sometimes charge a fee for our services. More details about any fees payable will be detailed in a “Quote” we will give you before a finance application is lodged. No commission is payable by you to us, this is paid by the credit provider.

How we are paid:

We are paid commissions by Credit Providers for introducing customers. The Credit Providers we deal with will usually pay a commission based on:

- > the size of the loan; and
- > the particular loan product you have selected.

We only receive a commission if your loan is settled and is paid to us either directly by the lender or paid to us by our aggregator. We may receive the following commissions after we provide credit assistance and your loan has settled.

Type of Commission:	
Commission/Brokerage (Paid shortly after settlement)	Range from 0% to 6% depending on type of finance sought.
Volume Bonus	We have a volume bonus arrangement in place with the majority of our credit providers. We may receive additional commission depending on the total volume of business that we arrange with a credit provider. If the relevant volume targets are met with a credit provider, additional commission is payable by the credit provider to us.
Method of Calculation:	Based on Net amount financed plus GST

If you would like a detailed estimate of how much commission we would be paid by a particular credit provider, we will provide this to you.

Referrers and Referral fees:

In some cases, your business may have been referred to us by non-regulated third parties such as accountants, financial planners, motor resellers etc. Where this is the case, *we may* pay a referral fee to these parties. If we do pay a fee to these parties, then

- > They should already have told you about this; and
- > We will either disclose the fee or a reasonable estimate in our Proposal Disclosure Document.

Alternatively, if you want to know, you can ask about the fees and we will tell you how much was paid and how it was worked out.

Preliminary Assessment:

What we will need from you:

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this preliminary assessment, we determine:

- > your requirements and objectives – that is, what kind of loan do you want, and for what purpose;
- > your financial and relevant personal situation; and
- > your ability to repay the loan that you are considering.

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us.

This verification may include:

- > asking you for copies of documents that demonstrate your financial situation – in some cases we may also need to sight original documents;
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of your Preliminary Assessment:

If we haven't already provided it to you, you may request a copy of our Preliminary Assessment, and we must give you a copy of it:

- > at any time during the first 2 of years of conduction the assessment, within 7 business days; or
- > between 2 years and 7 years after it was conducted, we must provide it within 21 business days.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Our "Consumer" Credit Providers include:

We source credit products from a range of banks, lenders and other credit providers. However, at present, we write a greater percentage of loans with the following banks, lenders and other credit providers.

These Lenders do not necessarily represent all the lenders who offer credit of the nature you seek.

Money Place

Wisr Finance Pty Ltd
First Mac Asset Funding Pty Ltd
Pepper Asset Finance Pty Ltd
Wingate Broker Finance Pty Ltd (NOW Finance)
Latitude Auto Financial Services

Dispute Resolution and Complaints:

Within our business we follow specific procedures to try to resolve any complaints that you may have.

Internal Dispute Resolution:

If you have a complaint, please contact the disputes officer on the contact details above. They will try to resolve all concerns quickly & fairly.

External Dispute Resolution:

In the unlikely event we cannot resolve your complaint in a satisfactory manner, or you have not received a response from us after 30 days, you can escalate your complaint to the below Ombudsman, a free and independent dispute resolution service provider.

Australian Financial Complaints Authority (AFCA):

AFCA Tel: 1800 931 678 or info@afca.org.au

A copy of AFCA's dispute resolution policy is available at www.afca.org.au by request.

For more information regarding anything referred to in the Credit Guide or anything else about our services, just ask at any time. We're here to help you.



CREDIT QUOTE

Date: {system.currentDate}

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Address: 38/207 Currumburra Rd, Ashmore QLD 4214	Address:	
Email: info@swfin.com.au	Email:	
Tel: 07 5512 7080	Tel:	

The Credit Quote provides information about the fees and charges you agree to pay for our services as a finance broker. We are required to provide this quote before we provide any credit assistance to you.

We Provide “credit assistance” when we:

- suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- suggest you remain in a particular credit contract with a particular credit provider.

SCOPE OF CREDIT SERVICES:

You have requested that we provide you with the credit assistance and other services described below. The maximum amounts that are payable by you to us in relation to these services are as follows:

A. Your Details			
Customer(s) full name(s): “you”	{fullNameOfContacts}		
Address:	{currentAddressOfContacts}		
Telephone:	{contact1.primaryPhone}	Email:	{contact1.eMail}

B. Scope of Services to be Provided	
Services to be provided	We will do our best to arrange the most appropriate finance to meet your needs
The maximum fee or charges for provision of Credit Assistance is: <i>This fee is only payable if we successfully obtain approval for the finance and you choose to go ahead with the proposal. You will have an opportunity to review the final proposal and the exact fee (if any) prior to making the decision to go ahead. This fee is payable to us and is normally included in the loan amount. This fee is not payable if the finance application does not proceed to settlement. However, you may be required to pay fees to the Credit Provider</i>	\$4,999

All amounts are inclusive of the Goods and Services Tax (GST) where applicable.

The maximum amount you may pay to us for our credit assistance and other services detailed is a once only fee.

CUSTOMER(S) ACCEPTANCE OF THIS QUOTE

By signing this document, you agree to the terms set out in this quote and to pay the fees as detailed above. After you have signed this document, we will give you a copy to keep.

APPLICANT / DIRECTOR / GUARANTOR 1	
Signature	

APPLICANT / DIRECTOR / GUARANTOR 2	
Signature	

Full Name	{contact1.nameFull}
Date	

Full Name	{contact2.nameFull}
Date	