



Credit Guide

We are licensed under the National Consumer Credit Protection Act 2009 (NCCP Act) which regulates lending, leasing, and finance broking. This Credit Guide provides you with important information including the details of our ("we, us, our") licence.

About us

Licensee Name	Connective Credit Services Pty Ltd
Address	---Level 29, 555 Collins Street, Melbourne VIC 3000
Telephone	1300 656 637
Email	complaints@connective.com.au
Australian Credit Licence Number	389328

We have authorised David Searle as our credit representative. The details of David's authorisation are:

Credit Representative Name	David Searle
Address	23 Algona Road SPRINGDALE HEIGHTS NSW 2641
Telephone	()
Email	david@siriuscapital.com.au

Our Services

We will assist you in choosing the loan or lease which is suitable for your purpose and your requirements. We will provide you with information on a range of lenders and make a recommendation based upon the information you provide us. This is referred to as providing credit assistance.

Throughout the process of providing credit assistance, our brokers are required to be transparent about products, your options and any applicable fees or charges.

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

Information we need from you

Under the NCCP Act we are obliged to ensure that any loan or lease we help you obtain is in your best interests, meets your requirements for finance and is affordable. To determine this, we will ask you questions and obtain information from you and, with your consent, from third parties. If we do not have current and accurate information about you, we are unable to provide credit assistance.

We are required to document our findings in a Preliminary Assessment.

If we provide you with credit assistance, you may request a copy of our Preliminary Assessment at any stage for up to 7 years. We will provide you with a copy of the Preliminary Assessment within 7 business days of receiving your request. However, if your request is more than 2 years after the date of the loan or lease settling, it may take up to 21 days after your request is received. There is no charge for requesting a copy of the Preliminary Assessment.

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

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

Origination Fee:

We may charge an origination fee up to a maximum \$2,500. An origination fee which exceeds this amount or other fees associated with our services will be disclosed in the Credit Quote.

Other fees and charges

You may have to pay other fees and charges such as application fees, inspection or valuation costs, security registration fees and other applicable fees. These fees may be payable to the lender,

state revenue office or other parties, and you should review the particular loan contract documentation for further details of any such fees and charges.

How do I get paid?

We receive commissions or brokerage fees ("commissions") from the lender that provides your loan or lease. Details of the commission will be outlined in the Credit Proposal document that we will provide to you when applying for finance. These fees are not payable by you and will be paid by the lender either directly to us, or via our aggregator, after the loan settles.

We may receive additional commissions or bonuses from lenders relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

From time to time, I may receive a non-commission benefit such as training or entertainment. 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.

We will provide you with full details on the nature and amount of these commissions and you can obtain additional information about the method of calculation by asking us.

Our lender panel

We assess the needs of every client on an individual basis and source finance from a range of lenders. The lenders outlined below are the lenders through which we generally conduct the most business.

Consumer Asset Finance	Personal Loans
• Australian Motorcycle & Marine Finance	• Alex Bank
• Automotive Financial Services	• Latitude
• Branded Financial Services	• Money 3
• Finance One	• MoneyMe
• Firstmac	• Now Finance
• Latitude Financial	• Plenti
• Money3	• Wisr
• Pepper Money	
• Plenti	
• Resimac	
• Wisr	

Other people we deal with

Our Aggregator

We have approval to utilise credit providers and their lending and leasing products through the services of our aggregator Connective Broker Services Pty Ltd ABN 77 161 731 111.

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 Summary of Requirements and Credit Proposal document.

Dispute resolution and complaints

We are committed to providing you with good service, however we understand there may be times where you are not satisfied. If this occurs, please contact us, so we can work towards a prompt and fair resolution.

If we are unable to reach a satisfactory resolution, you may refer the complaint to the Australian Financial Complaints Authority (AFCA) in accordance with ASIC regulations.

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Further Information

For more information regarding this Credit Guide or anything else about our services, just contact us at any time. We're here to assist you.

Privacy disclosure statement and consent

Part A

Overview

In handling your personal information, SIRIUS CAPITAL FINANCE PTY LTD ABN 25138735074 and its individual representatives ("the Broker") are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

The Brokers are authorised as credit representatives of Connective Credit Services Pty Ltd Australian Credit Licence 389328. Any references to "we, us, our" are to the Broker and will include reference to our aggregator, Connective Broker Services Pty Ltd and any of its related companies ("Connective").

We collect information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent ("Consent"). When you ask us to assist, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ("information") about you for those purposes.

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes; or
 - Commercial credit for business purposes; or
 - Other services stated in this Consent; or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit or guarantor application or the credit application of a company of which you are a director, to source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information - Collection and Disclosure

The personal information we collect may include a broad range of information from your name, address, and contact details to other information about your qualifications, employment history and financial information.

"Personal information" may include any sensitive information (including health information) and may include any information you tell us about any

vulnerability you may have. We may use that information to assess your application and, where appropriate, to source a suitable credit provider or lessor and / or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ("Consumer CRS") and/or a commercial credit reporting service ("Commercial CRS"), where we hold your consent (refer Schedule 1).
- Use any information a CRS provides in its report to assist us to preliminarily assess your credit or guarantor application (references to a "CRS" could be to either a Consumer CRS or a Commercial CRS).
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to our advisers, aggregators, licensees and other financial intermediaries, a credit provider or credit providers to apply for finance on your behalf.

Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the Philippines, India and Nepal.

How we protect your information

We take all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification, or exposure. All Connective staff are required by the terms of their employment to maintain the confidentiality of customer information. Access to your information is restricted to those employees whose job requires that information. Access to our premises and computer systems is restricted through locks, password protection, internet firewalls and routers.

We will take reasonable steps to destroy or de-identify your personal information when your personal information is no longer required for our business functions.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers listed in Schedule 2.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRS. Credit providers may also engage directly with a credit reporting body to make a

credit enquiry and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our Schedule 2 - Credit Providers below. Credit providers may provide your personal information (including information about your driver licence or passport) to an organisation providing verification of your identity, (including credit reporting bodies), to request an assessment of whether that information matches information held by the issuer of the identification document via the use of third party systems (this may also include electronic identity verification). Alternative means of verifying your identity may be available.

The website of each credit provider contains details of each CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses, the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness.
- That, if you become overdue in making consumer credit payments or commit a serious credit infringement, the credit provider may disclose that information to the CRS.
- How you can obtain the credit provider's and/or the CRS's policies about managing your information.
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws.
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider.
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

You agree we may:

- Use your information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
 - To source any finances you require.
 - To source any insurances you require.
 - As the law authorises or requires.
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require.
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required.
- Provide your information, including your credit report(s), to one or more of the credit providers so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor.
- Provide information about you to a guarantor, or prospective guarantor.
- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. Some of which may be located overseas.
- Disclose your information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you.
- Us to correct the information we hold if it is incorrect.
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email).
- A CRS not to use your information for direct marketing assessment purposes, including pre-screening.
- A CRS to provide you with a copy of any information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the following address:

Po Box 7474

East Brisbane, QLD, 4169

In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy also deals with our complaints process and is available on our website or we will provide you with a copy if you ask us. Schedule 1 at the end of this document sets out the contact details for each CRS.

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Your consent to collect and disclose

By asking us to assist, you consent to the collection and use of the information you have provided to us for the purposes described above.

For more information on your privacy rights please visit www.privacy.gov.au.

Part B

Your consent to provide your personal information to a credit reporting body (CRS)

We can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRS). To do so, we may disclose personal information such as your name, date of birth and address to the CRS to obtain an assessment of whether that personal information matches information held by it.

Please tick the box below to authorise the Broker or Connective to obtain a credit report on your behalf.

☐ I/We appoint the Broker or Connective to obtain a credit report on my/our behalf.

You also agree and consent to, as appropriate:

- A CRS specified in Schedule 1 disclosing information to a credit provider for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director.
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor.
- A credit provider disclosing your information (including information obtained by it from a CRS) to a guarantor, or a prospective guarantor.
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

By signing this document, you consent to us making a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

Part C

This Credit Quote provides information on the origination fee payable by you in relation to the credit assistance we provide.

Total amount payable (GST inclusive) is made up of:

Origination Fee \$0

This fee will be capitalised to the loan amount borrowed and will be paid post settlement by the lender.

Please tick the box below to confirm your acknowledgement and agree to pay the stated fees and charges.

☐ I/We acknowledge the origination fee which will be applied to the loan amount

Customer signature

Customer signature

Customer name

Customer name

Dated: _____

Dated: _____

Schedule 1

CONSUMER & COMMERCIAL CREDIT REPORTING SERVICES

Name	Website	Telephone
Equifax	www.equifax.com.au	13 83 32
Experian	www.experian.com.au	1300 783 684
Illion	www.illion.com.au	13 23 33

Schedule 2

CREDIT PROVIDERS

Lender	Website	Lender	Website
Affordable Car Loans	www.affordablecarloans.com.au	Lumi	lumi.com.au
Alex Bank	alex.bank	Medfin	medfin.com.au
Australian Motorcycle & Marine Finance	ammf.com.au	Metro Finance Pty Ltd Metro CF Pty Ltd	metrofin.com.au
Automotive Financial Services	www.afs.com.au	Money3	money3.com.au
ANZ	www.anz.com.au	MONEYME	moneyme.com.au
Angle Finance	anglefinance.com.au	MONEYME Autopay	autopay.com.au
Azora	azora.com.au	Moneytech	moneytech.com.au
Banjo	banjoloans.com	National Australia Bank	nab.com.au
Bank of Queensland	boq.com.au	NOW Finance	nowfinance.com.au
Branded Financial Services	brandedfinancial.com.au	OnDeck	ondeck.com.au
Capital Finance	capitalfinance.com.au	Orix	orix.com.au
Commonwealth Bank	commbank.com.au	Pepper Money	pepper.com.au
Drive Finance	drivefinance.com.au	Plenti	plenti.com.au
Dynamoney	dynamoney.com	Prospa	prospa.com
Earlypay	earlypay.com.au	Resimac Asset Finance ABN 93 098 034 041	resimacassetfinance.com.au
Finance One	financeone.com.au	Scotpac	scotpac.com.au
Firstmac	firstmac.com.au	Selfco Leasing	selfco.com.au
flexicommercial Pty Ltd	flexicommercial.com	Shift Financial	shift.com.au
GC Leasing Melbourne GC Leasing Sydney	grenke.com.au	SocietyOne	societyone.com.au
Iron Capital	ironcapital.com.au	The Asset Financier	alliedcredit.com.au
Judo Bank	judo.bank	Westpac	westpac.com.au
Latitude Financial	latitudefinancial.com.au	Wisr	wisr.com.au