

## OVERVIEW

This Privacy Disclosure Statement & E-mail Communication Consent is relevant to:

### Talk To A Broker Holdings Pty Ltd

Talk To A Broker Holdings Pty Ltd, A.C.N. 623 909 339  
Australian Credit Licence (ACL 522933)  
Level 12, 255 Pitt Street, Sydney, NSW, 2000

(‘we’, ‘us’, ‘our’).

We collect and store information about you for the purposes you agree to in this Privacy Disclosure Statement and E-mail Communication Consent, subject to Australia’s privacy and credit reporting laws including the Privacy (Credit Reporting) Code 2024 (CR Code). Your credit and personal information will be handled in accordance with the CR Code.

When you sign below, you agree we can, consistent with Australia’s privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

### PRIVACY DISCLOSURE STATEMENT AND E-MAIL COMMUNICATION CONSENT

We are collecting credit-related personal information (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;
- Commercial credit for business purposes; or
- Other services stated in this Privacy Disclosure Statement and E-mail Communication Consent (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, 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 CREDIT REPORTING BODY (CRB) DISCLOSURES

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/ or insurance provider.

We may:

- Disclose your identification information to a CRB and in some cases obtain a credit report;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application;

- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain;
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf; and
- Disclosure your personal information to an aggregator to enable submission of your credit application to the credit provider.

The information we obtain from you is used, subject to compliance with Australia’s privacy and credit reporting laws including the CR Code, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

### CREDIT PROVIDERS

As part of providing our services to you, we may undertake tasks for a credit provider which is reasonably necessary to manage the application process. When doing so, we are acting as agents 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. Those credit providers and their website addresses are set out in the Schedule 1 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs. Credit providers may also engage directly with a CRB 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 1 – Credit Providers,

The website of each credit provider contains details of each CRB with which it deals and other detail 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. This detail 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 CRB the website details will include the following specific information:

- That the CRB 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 you commit a serious credit infringement, the credit provider may disclose that information to a CRB;
- How you can obtain the credit provider’s and/or CRB’s policies about managing your credit 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 CRB not to undertake pre- screening for purposes of direct marketing by a credit provider; and
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

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 the 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.

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 the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

#### 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 inaccurate, incomplete and/or incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you; (e.g., hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening; and
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 1300 123 125 or email at [admin@talktoabroker.com.au](mailto:admin@talktoabroker.com.au) in some cases an administration fee may be charged to cover the cost of providing the information.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule 1 below 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 credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor; and
- 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.

Our Privacy Policy is available on our website at [www.talktoabroker.com.au/privacy-policy](http://www.talktoabroker.com.au/privacy-policy) or we will provide you with a copy if you ask us. Our Privacy Policy contains information about how you may complain about a breach of your privacy and how that complaint will be dealt with. Contact details for each CRB Service are provided at the end of this document.

In the event of a data breach involving your information, we will notify you as soon as practicable in accordance with our

obligations under the CR Code.

#### DISCLOSURE AND CONSENT

By signing below, you agree we may:

- Use your personal and credit 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; and
  - 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;
- Check your information with the document issuer, such as an employer or accountant or official recordholder for the purpose of confirming your identity and information you have provided;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in Schedule 1 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 credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit 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. This includes service providers located overseas. It is not practical to list every country in which recipients will be located, however it is likely to include, Germany, New Zealand, United Kingdom, Philippines, Singapore, Malaysia, Vietnam & United States of America; and
- Disclose your personal 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.

#### 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 will cease 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 use of your information, in addition to the company's information, in each of the ways listed above.

#### EFFECTIVENESS FOR CONSUMER CREDIT

This authorisation ceases when we undertake a task on behalf of the credit provider.

#### SOUTH AUSTRALIA

For specific finance transactions we may arrange for you, we will tell you details of the amounts we receive or pay or are likely to receive or pay, or if not known at the time, how these amounts are calculated and/or reasonable estimate of the amounts, as well as who pays and receives these amounts.

#### APPOINTMENT TO ACT

I hereby appoint Talk To A Broker to act as my/our finance broker. This mandate confirms that Talk To A Broker has been appointed to collect, collate, and prepare relevant documentation and forward to potential lenders and/ or financial intermediaries

#### ELECTRONIC COMMUNICATION CONSENT

By signing the below, you acknowledge that:

- paper documents may no longer be given;
- you authorise us to provide you with documents, such as a Credit Guide, Quote for providing credit assistance, Credit Proposal Disclosure Document, this Privacy Disclosure Statement & E-mail Communication Consent and other information, by electronic communication to the e-mail address set out below (see the Authorisation section of this Privacy Disclosure Statement and E-mail Communication Consent);
- you agree to regularly check your e-mail address for documents we may have sent you by electronic communication; and
- consent to the provision of documents by electronic communication may be withdrawn at any time.

you can cancel your consent to receive electronic communication at any time, by contacting us via e-mail at [admin@talktoabroker.com.au](mailto:admin@talktoabroker.com.au) or by phone 1300 123 125.

#### CREDIT REPORTING BODIES (CRB)

- **Experian** – [www.experian.com.au](http://www.experian.com.au) – 1300 783 684
- **Equifax** – [www.equifax.com.au](http://www.equifax.com.au) – 138 332
- **Tasmanian Collection Service** – [www.tascol.com.au](http://www.tascol.com.au)  
- 03 6213 555
- **Illion** – [www.illion.com.au](http://www.illion.com.au) – 13 23 33
- **Dun & Bradstreet** – [pac.austral@dnb.com.au](mailto:pac.austral@dnb.com.au) – 1300 734 806

#### AUTHORISATION

By signing the below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. You give us your voluntary and explicit consent for the collection, use, and disclosure of your credit-related personal information in accordance with the CR Code.

## Broker Generic Privacy Disclosure Statement/ Appointment to Act / Information Statement & E-Mail Communication Consent

### APPLICANT / DIRECTOR / GUARANTOR SIGNATURE

APPLICANT / DIRECTOR / GUARANTOR 1	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR 2	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR 3	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR 4	
Signature	
Full Name	
Date	
E-mail address	

### SCHEDULE 1 - CREDIT PROVIDERS

Name of Credit Providers	Websites	Name of Credit Providers	Websites
ACN 603 303 126 Pty Ltd t/as Angle Finance	<a href="http://www.anglefinance.com.au">www.anglefinance.com.au</a>	Maple Asset Finance Pty Ltd	<a href="http://www.mapleassetfinance.com.au">www.mapleassetfinance.com.au</a>
Affordable Car Loans Pty Ltd	<a href="https://affordablecarloans.com.au/">https://affordablecarloans.com.au/</a>	Metro Finance Pty Ltd   Metro CF Pty Ltd	<a href="https://metrofin.com.au">https://metrofin.com.au</a>
Alex Bank Pty Ltd ABN 13 627 244 848	<a href="https://www.alex.bank/">https://www.alex.bank/</a>	Money 3 Loans Pty Ltd	<a href="http://www.money3.com.au">www.money3.com.au</a>
ANZ Banking Group Pty Ltd	<a href="http://www.anz.com">www.anz.com</a>	Money3 Finance Pty Ltd	<a href="http://www.money3.com.au">www.money3.com.au</a>
Angle Auto Finance Pty Ltd ABN 16161130696	<a href="https://www.angleauto.com.au/">https://www.angleauto.com.au/</a>	Money Place AFLS Ltd	<a href="http://www.moneyplace.com.au">www.moneyplace.com.au</a>
Allied Retail Finance Pty Ltd trading as The Asset Financier ABN 31 609 859 985	<a href="https://alliedcredit.com.au/">https://alliedcredit.com.au/</a>	Moneytech Group Limited	<a href="http://www.moneytech.com.au">www.moneytech.com.au</a>
Asset Rental Group (Holdings) Ltd	<a href="https://www.arg.ltd/">https://www.arg.ltd/</a>	Morris Finance Ltd	<a href="http://www.morrisfinance.com.au">www.morrisfinance.com.au</a>
Australian Motorcycle and Marine Finance	<a href="http://www.ammf.com.au">www.ammf.com.au</a>	Moula Money Pty Ltd	<a href="http://www.moula.com.au">www.moula.com.au</a>
Automotive Financial Services Pty Ltd	<a href="http://www.afs.com">www.afs.com</a>	Multipli Pty Limited	<a href="http://www.multipli.com.au">www.multipli.com.au</a>
Azora Personal Loans Pty Ltd ACN 147 803 576 and Azora Asset Finance Pty Ltd ACN 087 826 159	<a href="http://www.azorafinance.com.au">www.azorafinance.com.au</a>	Now Finance Group Pty Ltd	<a href="http://www.nowfinance.com.au">www.nowfinance.com.au</a>
Banjo Loans (ABN: 32 713 685 984)	<a href="http://www.banjoloans.com">www.banjoloans.com</a>	Nova Cash Flow Finance Pty Ltd	<a href="http://www.novacashflowfinance.com.au">www.novacashflowfinance.com.au</a>
Branded Financial Services Pty Ltd	<a href="http://www.brandedfinancial.com.au">www.brandedfinancial.com.au</a>	Nova Asset Rentals Pty Ltd	<a href="http://www.novacashflowfinance.com.au">www.novacashflowfinance.com.au</a>
BOQ Equipment Finance Limited	<a href="http://www.boq.com.au">www.boq.com.au</a>	On Deck Capital Pty Limited	<a href="http://www.ondeck.com.au">www.ondeck.com.au</a>
Capital Finance Australia Limited	<a href="http://www.capitalfinance.com.au">www.capitalfinance.com.au</a>	Orix Australia Corporation Limited	<a href="http://www.orix.com.au">www.orix.com.au</a>
CFI Finance Pty Ltd	<a href="https://cfifinance.com.au/">https://cfifinance.com.au/</a>	Pepper Asset Finance Pty Ltd	<a href="http://www.pepperonline.com.au">www.pepperonline.com.au</a>
Coex Capital Pty Ltd	<a href="http://www.coexcap.com.au">www.coexcap.com.au</a>	Plenti RE Limited	<a href="http://www.plenti.com.au">www.plenti.com.au</a>
Commonwealth Bank of Australia	<a href="http://www.commbank.com.au">www.commbank.com.au</a>	Prospa Advance Pty Ltd	<a href="http://www.prospa.com.au">www.prospa.com.au</a>
Credit Corp Financial Services Pty Limited T/A Car Start Finance	<a href="http://www.carstart.com.au">www.carstart.com.au</a>	Quest Finance Australia Pty Ltd	<a href="https://quest.finance/">https://quest.finance/</a>
Dynamoney Limited	<a href="http://www.dynamoney.com">www.dynamoney.com</a>	R.A.C.V. Finance Pty Ltd	<a href="http://www.racv.com.au">www.racv.com.au</a>
Earlypay ABN 97 093 756 524 & ABN 84 057 766 551	<a href="http://www.earlypay.com.au">www.earlypay.com.au</a>	Resimac Asset Finance Pty Ltd	<a href="http://www.resimacassetfinance.com.au">www.resimacassetfinance.com.au</a>
Firstmac Asset Funding (Commercial) Pty Ltd	<a href="http://www.firstmac.com.au">www.firstmac.com.au</a>	Selfco Leasing	<a href="http://www.selfco.com.au">www.selfco.com.au</a>
Fin One Pty Ltd t/as Finance One	<a href="http://www.financeone.com.au">www.financeone.com.au</a>	Shift Financial Pty Ltd	<a href="http://www.shift.com.au">www.shift.com.au</a>
Flexfleet Pty Ltd	<a href="http://www.flexfleet.com.au">www.flexfleet.com.au</a>	Scottish Pacific Business Finance Pty Ltd	<a href="http://www.scottishpacific.com">www.scottishpacific.com</a>
flexcommercial Pty Ltd (ABN 17644644860)	<a href="http://www.flexcommercial.com.au">www.flexcommercial.com.au</a>	Society One Australia Pty Ltd	<a href="http://www.societyone.com.au">www.societyone.com.au</a>
GC Leasing Sydney Pty Ltd ABN 27615226045	<a href="http://www.grenke.com.au">www.grenke.com.au</a>	Volkswagen Financial Services Australia Pty Ltd	<a href="http://www.vwfs.com.au/">www.vwfs.com.au /</a> <a href="http://www.vwfsfleet.com.au">www.vwfsfleet.com.au</a>
Judo Bank Pty Ltd	<a href="http://www.judo.bank">www.judo.bank</a>	Westpac Banking Corporation	<a href="http://www.westpac.com.au">www.westpac.com.au</a>
Latitude Financial Services Limited	<a href="http://www.latitudefinancial.com.au">www.latitudefinancial.com.au</a>	Westlawn Finance Limited	<a href="http://www.westlawn.com.au">www.westlawn.com.au</a>
Leasewise Australia Pty Ltd ABN 73 000 132 436	<a href="https://leasewise.com.au/">https://leasewise.com.au/</a>	WISR Finance Pty Ltd	<a href="http://www.wisr.com.au">www.wisr.com.au</a>
Liberty Financial Pty Ltd	<a href="http://www.liberty.com.au">www.liberty.com.au</a>	Yellowgate Group ABN 94 647 336 854	<a href="https://www.yellowgate.com.au">https://www.yellowgate.com.au</a>
Lumi Finance Pty Limited	<a href="http://www.lumi.com.au">www.lumi.com.au</a>		

Date:

Talk To A Broker Holdings Pty Ltd | ACN 623 909 339 (We, Us, Our)

Australian Credit Licensee (ACL) #522933

A: Level 12, 255 Pitt Street, Sydney, NSW, 2000

T: 1300 123 125

E: admin@talktoabroker.com.au

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.

A. Your Details

Customer(s) Full Name(s): "You"
Address:
Telephone:
Email:

B. Scope of Services to be provided

SCOPE OF CREDIT SERVICES:

You have requested that we provide you with 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:

Table with 2 columns: Services to be provided, The maximum fee or charges for provision of credit assistance. Row 1: We will do our best to arrange the most appropriate finance to meet your needs... If approved, we will arrange documents for settlement... vs. If we successfully obtain the finance you require and proceed to settlement, you may be charged a one off Origination Fee ranging from \$0 through to a maximum of \$ 2500.00...

OTHER FEES AND CHARGES

No other charges will be incurred by us for matters associated with providing credit assistance and no other fees or charges will be payable by us to another person on your behalf.

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.

Table with 3 columns: Name, Date, Signature. Rows for Customer 1 and Customer 2.

**Credit Licensee Details:**

Talk To A Broker Holdings Pty Ltd, “we / us”  
 ACN 623 909 339 | Australian Credit Licence # 522933  
 A: Level 12, 255 Pitt Street, Sydney, NSW, 2000  
 T: 1300 123 125  
 E: admin@talktoabroker.com.au

**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 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.

**Engagement Conditions:**

You engage us or our representative 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.

**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 the following information:

- 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

**Credit Representatives Details:**

Name: David Alexander Searle  
 Credit Representative #: 574055  
 A: Level 2, 67 Lytton Road, East Brisbane QLD 4169  
 T: 0488 902 025  
 E: david@siriuscapital.com.au

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

**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 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.

**How we and Credit Representative 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 been settled.

<b>Type of Commission:</b>	
<u>Commission / Brokerage.</u> <i>Paid shortly after settlement.</i>	Range from 0% to 4 % depending on type of finance sought.
<u>Volume Bonus</u> We have a volume bonus arrangement in place with the majority of our credit providers and lessors.	We may receive additional indirect remuneration from the Credit Provider or Lessor depending on the total volume of business that we arrange with them.
<u>Method of Calculation:</u>	Based on Net amount financed

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

## 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.

## Our 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 credit providers and lessors.

- Macquarie Leasing Pty Ltd
- Pepper Asset Finance Pty Ltd
- ANZ Bank
- Liberty Financial Pty Ltd
- Capital Finance/Westpac Bank
- Firstmac Asset Funding Pty Ltd

Our Credit Representatives 6 most commonly used lenders are:

- Macquarie Leasing Pty Ltd
- Pepper Asset Finance Pty Ltd
- ANZ Bank
- Liberty Financial Pty Ltd
- Capital Finance/Westpac Bank
- Firstmac Asset Funding Pty Ltd

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

## 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 below. They will try to resolve all concerns quickly & fairly:

William Hong | Director  
Talk To A Broker Holdings Pty Ltd  
Level 12, 255 Pitt Street, Sydney, NSW, 2000  
1300 123 125 or email [William@talktoabroker.com.au](mailto:William@talktoabroker.com.au)

### *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.

AFCA Tel: 1300 931 678 or [info@afca.org.au](mailto:info@afca.org.au)

Details of how to make a complaint and the process AFCA follow is available at [afca.org.au](http://afca.org.au).

The Credit Representatives Membership Number is: 574055  
The Credit Licensees Membership number with AFCA is: 80184

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.