

**FME Financial Services Pty Ltd
601 Milton Rd
TOOWONG QLD 4066
ABN 82169052804
ACL 465860**

Credit Guide & Quote

Customer/s Full Name:

Customer/s Contact Details: Telephone:

Email:

We are required by law to give you this document. It provides you with information about the credit assistance services we provide. It is also a quote for the fees you agree to pay for our services.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**).

This guide provides you with basic information about:

- who we are and how to contact us
- our obligations to provide you with a preliminary credit assessment if you ask us
- our obligation to ensure the chosen credit contract meets your requirements and objectives
- our obligation to ensure you have the financial capacity to repay the credit contract without undue hardship
- fee and commission arrangements between us
- how to contact both of our internal and external dispute resolution schemes if you have a complaint about us

Services We Provide

We will help you source finance which is suitable for your purposes.

We submit your credit application to a financier once we are satisfied you meet our preliminary credit assessment and responsible lending obligations.

Our Panel Lenders

We source finance from a panel of financiers. The financiers named below are the financiers with whom we conduct the most business. Those financiers are:

- St George
- Capital
- YMF
- Liberty Finance

Your information

Under the NCCP Act, we are obliged to ensure that any finance we help you obtain is not unsuitable for you. To decide this, we may need to ask you some questions to be sure the finance is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;

- take reasonable steps to verify that financial situation.

We will assess credit as being unsuitable if, when you apply, it is likely:

- you could not pay, or could only pay, with substantial hardship;
- the credit will not meet your requirements and objectives.

If you ask us, we will provide you with a preliminary credit assessment. It will provide you with a summary of the information you gave us about your stated requirements and objectives and your financial position. It will also state the basis for our preliminary credit decision.

We will provide you with our preliminary assessment within 7 business days of your request if it is made within 2 years of us giving you a credit assistance quote. We will provide it within 21 business days if your request is received more than 2 years after we gave you a quote. We are only required to give you a copy of the preliminary assessment if we give you credit assistance.

You will not be charged for a copy of your preliminary assessment.

Fees You Must Pay

You must pay our administration fee (if we are charging a fee for assisting you obtain finance. Details of these fees are set out later in this document in credit assistance quote. You may ask us to tell you how these fees and charges are worked out and to give you a reasonable estimate of them. You must also pay the financier's application fee, valuation fee and other fees.

Commissions We Receive

We may receive commissions from the financiers who provide you with finance. You do not pay these commissions. You may ask us to tell you how these commissions are worked out and to give you a reasonable estimate of them.

Commissions We Pay

We source referrals from a broad range of sources. For example, we may pay fees or commission to motor dealers, marine dealers or motor bike dealers for referring you to us. These referral fees or commissions are generally small amounts. You do not pay these fees or commissions. You may ask us to tell you how these fees/commissions are worked out and to give you a reasonable estimate of them.

Dispute Resolution

We are committed to excellent customer service and the resolution of any concerns or complaints quickly, fairly and efficiently. Our priority is to resolve these matters with you as quickly as possible.

If you have a concern or complaint, please lodge it with our internal dispute resolution scheme by telephone, email or mail. Our contact details are

- telephone: 07 33773737
- e-mail: peterf@fmefinance.com.au
- mail: FME finance Solutions
- 601 Milton Rd
- Milton QLD 4066

We will contact you to discuss your concerns and the outcome you want. We will provide you with a written response of the outcome if your complaint or concern cannot be resolved within one day of receiving it.

Should a complaint arise which is not resolved to our mutual satisfaction, you can then take it to our external dispute resolution service. This is a free service which provides you with an independent mechanism to resolve any specific complaints or disputes you have which we cannot resolve together.

We are members of the Credit Ombudsman Service Ltd (COSL) External Dispute Resolution Scheme. COSL's contact details are:

- Telephone: 1800138142
- Fax: 02 92738440
- Online complaint form: <http://www.cosl.com.au/complaint-resolution/making-a-complaint/>
- Website: www.cosl.com.au
- Writing to: Credit Ombudsman Service Ltd
PO Box A252
South Sydney NSW 1235

Contacting Us

For further information about this Credit Guide, or if you have any questions or need more information, please do not hesitate to contact us.

Quote

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

Services to Be Provided

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

Maximum Fee or Charges

If we successfully obtain the finance you require, you must pay us a fee for our services when the finance is settled. This administration fee is the only fee we charge you and may be included in the financed amount or can be paid directly to us.

The maximum amount of the administration fee 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.

Customer Acceptance

I/We accept the quote for your services.

Full Name	Signature	Date

Email Communication Consent

Important Information about rights:

You can consent to email communications between us. If you do consent we will email notices to you along with statements and various other documents including but not limited to disclosure documentation, Privacy Consent forms, Credit Guide and Quote and Credit Proposals. If you consent:

- We may not post documents to you
- You should constantly monitor your email communications to check for contact
- We will, where possible, use email to respond to email communication from you
- You can withdraw your consent to email communication between us at any time.

Email Consent:

We will deem consent to email communication between us if you provide us with your full name and valid email address and we will send notices, statements and consent documentation by email, where appropriate.

Full Name & email address
