Credit Guide & Quote

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About this Credit Guide

This Credit Guide provides you with important information to help you decide whether to accept our assistance in obtaining a credit contract. This Credit Guide includes the following information:

- Our contact details;
- Our fees, charges and commissions;
- Our responsible lending obligations;
- Credit providers we conduct business with;
- and What to do if you have a compliant.

About Us

Licensee Name & ABN	Platform Auto Finance Pty Ltd (ABN 36164611367)
Australian Credit Licence Number	444332
Address	1 Elgin Place, Hawthorn VIC, 3122
Phone	1300887754
Email	compliance@platform.com.au

AUTHORISED CREDIT REPRESENTATIVE:

We have appointed the following Authorised Credit Representative to provide the credit assistance services on our behalf:

Entity Name & ABN	FILLIPONI FINANCE SOLUTIONS PTY LTD 69652916419
Individual's Name	Dayle Filliponi
Australian Credit Representative Number	535236
Address	suite 9/247 Bayview St, Runaway Bay QLD 4216
Phone	0412578049
Email	dayle@lenditfg.com.au

Our Services

We provide credit assistance to you 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.

We will not provide credit assistance where the credit contract would be unsuitable for you. Credit will be unsuitable at the time of the assessment and the time credit is provided if:

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

Our Obligations

We adhere to responsible lending obligations as required by the National Consumer Credit Protection Act 2009 Crth (National Credit Act). This means that we will:

- make reasonable enquires about your financial situation,
- requirements and objectives; verify your financial situation; and
- make preliminary assessment about whether a credit contract is not unsuitable for you.

In order to verify your financial situation we may:

- ask you for copies of documents that demonstrate your financial position; and
- contact third parties to assist in verifying the information you provide.

Preliminary Assessment

If we haven't already provided you with a copy, you may request a copy of our preliminary assessment, and we must provide it to you in accordance with the time frames below:

Timing of Requesting for Preliminary Assessment	Time frame to provide Preliminary Assessment
Within two (2) of us providing credit assistance to you	Seven (7) business days
Within two (2) and seven (7) of us providing credit assistance to you	Twenty-one (21) business days

A copy of the preliminary assessment will be provided free of charge

Fees Payable By You

We may charge a fee for providing credit assistance to you. More details about any fees are set out on the Credit Quote attached to this Credit Guide. You can request information from us about the fees and charges that you are likely to pay and how they are calculated by contacting us at the contact details in the About Us section.

Fees and charges will also be payable by you to the lender. You should review the lender's disclosure documents and loan contract for further details of such fees and charges.

Our Panel of Lenders

We source finance from a range of lenders. The following are lenders with whom we generally conduct the most business are

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

How We Are Paid

We receive commissions from our panel of lenders when they provide finance to you. The total amount of commission we may receive in relation to your loan may vary depending on:

- the size of the loan;
- the particular type of credit contract you have selected.

We only receive commissions upon the loan being settled.

Types of Commission

- Upfront Commissions are payable by lenders shortly after settlement of the loan and are calculated as a percentage of the loan amount. Upfront commissions are generally in the range of 0%-6% of the loan amount.
- Trail Commissions are calculated regularly (e.g. monthly on the outstanding loan amount) and paid in arrears. Trail commission payable by lenders is generally in the range of 0%-0% of the loan amount.
- A Volume Bonus is payable to us by a lender is calculated in range of 0%-2.5%, depending on the aggregate of volume introduced to a lender over a monthly period. The amount of this additional commission cannot be determined at the time of loan statement.

You can request detailed information from us about the remuneration that we receive, how this remuneration is calculated, and our reasonable estimate of the remuneration or commissions that will be payable by contracting us.

Referrers and Referral Fees

In some circumstances, your business may have been referred to us by non-regulated third parties such as accountants, 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 Credit Proposal.

You can request further information from us about referral fees that we pay and how these fees are calculated by contacting us.

Dispute Resolution Procedures

If you have a complaint about the service that we provide, the following steps or avenues for the resolution are available to you.

You can obtain a copy of our Complaints Management Policy free of charge by contacting the complaints officer listed below.

Step 1
Please contact us and tell us about your concerns.

Step 2
If the issue is not satisfactorily resolved by talking with one of our consultant, we will apply our internal complaints process to manage complaint appropriately. In this instance, the complaint will be escalated to the Complaints Officer. You may contact the Complaints Officer directly at the details below:

Complaints Officer

Phone: 1300887754
Email: compliance@platform.com.au
Address: 1 Elgin Place, Hawthorn VIC, 3122

Our Complaints Officer will acknowledge receipt of your complaint within twenty-four (24) hours. If we are unable to resolve the complaint to your satisfaction within five (5) business days, we will write to you advising the procedures we will follow in investigating and handling your complaint.

We will write to you advising you of the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation. We will provide our final response to you within the following time frames.

Dispute Type	Time frame
For disputes involving a default notice:	No later than thirty (30) calendar days after receiving the complaint.
For disputes involving applications for hardship notices or a request for hardship notices or a request for post-ponement of enforcements proceedings is made:	No later than thirty (30) calendar days after receiving the complaint. Exceptions apply where we do not have suf-ficient information to make a decision or if an agreement is reached with you.
For all other disputes:	No later than thirty (30) calendar days after receiving the complaint.

Step 3
If you are not satisfied with our final response, you can have the dispute managed externally and independently. This External Dispute Resolution ("EDR") process is available to you, at no cost. The EDR scheme is listed below.

Name: Australian Financial Complaints Authority
Member Number: 86655
Phone: 1800 931 678 (free call)
Mail: GPO Box 3,
Melbourne VIC 3001
Website: www.afca.org.au
Email: info@afca.org.au

Things you should know

We don't provide legal or financial advice. It is important you understand your legal obligations under the credit contract and the financial consequences. If you have any doubts, you should obtains independent legal and financial advice before you enter into any credit contract.

We are not responsible and have no control over the success or otherwise of any finance application we assist you with. Approval of any finance application is at the sole discretion of the lender.

We are not liable for any claim, loss or damage incurred or suffered by you or any other relevant persons as a result of:

- any delay with the approval of your application;
- incorrect or incomplete transmission or any error in any application which has arisen directly or indirectly in connection with or as a result of an act or omission by you, your accountant and/or your legal and financial advisers; or
- failing to assist in arranging finance for you.

Credit Quote

This Credit Quote sets out important information about the fees and charges you agree to pay for our services as a finance broker. We are required to provide this Credit Quote to you, and receive your signed acceptance, before we provide any credit assistance to you.

These services may include:

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

Amounts Paid to FILLIPONI FINANCE SOLUTIONS PTY LTD		
Fee or Charge	Explanation	Amount
Origination Fee	The Origination Fee represents the fee payable by you to us for providing credit assistance to you under the Credit Contract. This is a one-off fee and only payable if the Credit Contract is entered into. This fee is not payable if you do not enter into the Credit Contract.	$0.00 - $2,000.00

Amounts Paid to Other Third Parties		
Fee or Charge	Explanation	Amount

Acceptance

By signing this document, you agree to the terms set out in this quote and to pay the fees specified above by the time specified above.

Full Name	
Signature	
Date	