Credit Guide and Quote

This document provides you with important information about the credit services we, Plenti RE Limited ('we/us/our'), provide. It contains information about various fees and charges that may be payable by you to us and our related bodies for our services, as well as information about commissions that we may receive from, or pay to, third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services.

ABOUT US	
Credit assistance is provided by Plenti RE Limited ABN: 57 166 646 635 Australian Credit Licence number: 449176	Principal place of business: Level 19, 123 Pitt Street, Sydney, NSW 2000 Phone: 1300 768 710 Email: contact@plenti.com.au

OUR CREDIT ASSISTANCE AND MANAGEMENT SERVICES	
Nature and range of services	We provide credit assistance and management services in relation to unsecured and secured loans for amounts between $2,001 and $200,000. As part of the management services, we also provide you with an option to use our Expedited Loan Transfer Service where it is available, which facilitates same-day transfer of funds for eligible approved borrowers.
List of lenders	We provide credit assistance in respect of loans provided by Perpetual Corporate Trust Limited, Plenti Finance Pty Limited and National Australia Bank Limited ('NAB') (each, a 'Lender').
Unsuitability assessment	Before providing credit assistance, we will assess whether a particular loan is suitable for you. To do this, we will need to make reasonable inquiries about, and verify that the loan will meet, your requirements and objectives and that you will be able to comply with your obligations under the loan without substantial hardship. We won't be able to provide you with credit assistance in relation to a loan contract if our preliminary assessment shows that you won't be able to meet your proposed repayments obligations under that contract without substantial hardship or if the loan won't meet your requirements or objectives. You can request a copy of the preliminary assessment at any time up to 7 years after the date of assessment. We are required by law to provide that copy without charge within 7 business days of your request (if the copy is requested within 2 years of us giving you the relevant assistance) or 21 business days of your request (if the copy is requested more than 2 years, but within 7 years, of us giving you the relevant assistance). To

	request a copy please contact us at contact@plenti.com.au. We will not charge you for giving you a copy of our assessment.

QUOTE OF FEES AND CHARGES PAYABLE BY YOU FOR OUR SERVICES

The **maximum amount** that you will need to pay for our services and related services is **$5,069** for personal loans or **$2,720** for car loans, which is made up of the items below.

Credit Assistance Fee	We charge a fee for providing credit assistance, except for when the Lender is NAB. The maximum this fee will be is $3,349 for personal loans or $1,000 for car loans, and is payable after you enter into a credit contract with the Lender at the time credit is disbursed to you. If you enter into a contract with Perpetual Corporate Trust Limited the fee will be payable to us, and if you enter into a contract with Plenti Finance Pty Limited the fee will be payable to Plenti Pty Limited. The exact amount of this fee will be disclosed to you before you submit an offer to borrow funds from the Lender. This fee is only payable if you enter into a credit contract with the Lender and receive funds under the contract.
Expedited Loan Transfer Fee	We will charge you a fee if you use the Expedited Loan Transfer service if you enter into a credit contract and choose to use the Expedited Loan Transfer Facility in relation to a loan with Perpetual Corporate Trust Limited. The maximum fee is $40, which is payable by you to us after you enter into a credit contract and at the time that credit is disbursed.
Account Management Fee	We may charge a periodic fee for our services managing your loan account, which is collected with each scheduled repayment until your loan is repaid. The maximum fee will be $30 per month and may be collected weekly, fortnightly or monthly depending on the terms of your credit contract. The maximum amount of this fee over the agreed term of the credit contract will be $1,680. The exact amount of this fee will be disclosed to you before you submit an offer to borrow funds from the Lender. This fee is only payable to us if you enter into a credit contract with Perpetual Corporate Trust Limited and receive funds under the contract.

You may, on request, obtain further information from us about the method by which the above fees and charges are calculated.

Other fees

If you proceed with a loan and funds are disbursed to you by the Lender, you will be liable to pay other fees to the Lender and to third parties. These may include:

- fees payable to a third party referrer who referred you to us;
- fees payable to the Lender in respect of the loan, including:
    - Expedited Loan Transfer Fees and Account Management fees if you enter into a credit contract with Plenti Finance Pty Limited;
    - Application fees and Loan Service Fees if you enter into a credit contract with NAB; and/or
- Risk Assurance Charges payable to The Trust Company (Australia) Limited or to Plenti Finance Pty Limited.

The amount and/or method of calculation of each of the fees payable by you will be disclosed to you before you enter into the loan.

COMMISSIONS	
Commissions that we may receive in relation to the loan	We may receive an amount from the Lender if you enter into a credit contract which is facilitated by us, except where the Lender is Plenti Finance Pty Limited. You may, on request, obtain a reasonable estimate of the amount of any such commission and an explanation of how it is calculated.
Commissions that we may pay to third parties	We may pay a referral fee to a third party for referring you to us. You may, on request, obtain a reasonable estimate of the amount of any such commission and an explanation of how it is calculated.

DISPUTES OR COMPLAINTS	
How to make a complaint	We are committed to providing our customers with the best possible service. If at any time you have a complaint about the service that we provide, you should first contact us. We will endeavour to deal with any complaint promptly, thoroughly and fairly. If you have a complaint, you should contact us: Email: complaints@plenti.com.au Telephone: 1300 768 710.
Still not satisfied?	If we are unable to resolve your problem or complaint, you may contact the Australian Financial Complaints Authority ('AFCA'). AFCA offers a free, independent dispute resolution service. You can contact AFCA at: Email: info@afca.org.au Telephone: 1800 931 678 Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001 Website: www.afca.org.au

Additional information where NAB is the Lender

If you enter into a loan with NAB which is facilitated by us, Plenti will manage your credit facility during the loan term, in accordance with an agreement entered into between NAB and Plenti. Plenti, in its role as mortgage manager, will manage your loan on a day-to-day basis on behalf of NAB, for example, providing you with loan statements, customer service support and assistance with any complaints you may have. Plenti will not charge you a fee for our credit services.