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Owning a new home is as soon as now.

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CREDIT GUIDE



ABOUT US



Get Finance Pty Ltd trading as "Get Finance" Is a Corporate Credit Representative of **BLSSA Pty Ltd** ACN 117 651 760.

Professional Lenders Association Network of Australia Pty Ltd



ACN 086 490 833 as trustee of the **PLAN** Australia Unit Trust.

This Credit Guide sets out important information about us, the services we provide.

The details of our **Australian Business Number** and **Credit Representative Number** are as follows:

Business Name	Get Finance Pty Ltd
ABN	12 651 213 473
Address	Unit 1809, 7 Riverside Quay Southbank, VIC, Australia 3006.
Phone	+61 3 8592 9877
Email	info@getfinance.com.au
CRN	534588
EDR Scheme Name	Australian Financial Compliant Authority Limited (AFCA)
EDR Membership No	83997

WHAT IS A CREDIT REPRESENTATIVE?

A 'credit representative' is authorised by a credit licensee to engage in specified credit activities on behalf of the licensee. The particulars of our licensee are noted in the table above.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease;
- we suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan or lease.



THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.

We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't meet your requirements or objectives.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day, we receive your request – provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request.



OUR LICENSEE AND CREDIT REPRESENTATIVE INFORMATION

We act as a credit representative of the licensee. The particulars of our licensee are noted in the table above. We are authorised to engage in credit activities including providing credit assistance and acting as an intermediary on its behalf.

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases for you from a broad range of lenders and lessors through our Broker Group.



We source finance from a panel of financiers..

The following are the Top 6 lenders
and with whom we conduct the most business.



SERVICES WE PROVIDE

Home Loan

A home loan is reasonably how majority of people will afford to buy a house. We understand everybody's situation and each one is different. We are dedicated to help you achieve your goal this years ahead.

Low Doc Home Loan

For self-employed borrowers who don't have a clear financial picture, there's a Low Doc Loan available.

Family Home Guarantee Loan

Aims to support eligible single parents with at least one dependent child in purchasing a family home, with a deposit of as little as 2%.

First Time Home Buyer Loan

As a first-time homebuyer, you'll need a low-interest loan. However, you must also examine the size of your deposit, your borrowing power, stamp duty and other charges, as well as which subsidies and concessions you are eligible for.

Business /Commercial Loan

As businesses expand, they become more secure. A one-man band with low profits is much less profitable than a corporation with many locations and thousands of employees. Our goal in Get Finance is to help every businesses expand.



FEES AND CHARGES

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We may charge a fee for providing credit assistance or associated with providing credit assistance. More detail about those fees will be set out in a quote we will give to you before we provide you with credit assistance.

FEES PAYABLE IN RELATION TO ACTING AS A CREDIT REPRESENTATIVE

We may receive remuneration from our employer, our licensee and/or Broker Group. We do not charge you any fees or charges in relation to acting as a credit representative.

OTHER FEES AND CHARGES

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.



COMMISSIONS

COMMISSIONS WE RECEIVE FROM OUR LICENSEE

The Broker Group receives commissions from lenders and lessors and pays us a commission in relation to loan contracts or leases for which we act as a credit representative and provide credit assistance. The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

COMMISSIONS PAYABLE BY US

We may obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure, which forms part of the Statement of Credit Assistance, which we will supply to you when we provide you with our credit assistance.



DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS?

If you have a complaint, we request you follow these steps:

1. If your complaint is about your loan, in the first instance please contact your lender or credit assistance provider.
2. If your complaint has not been resolved to your satisfaction within 5 business days or if your complaint is about the services we provided to you, please contact the Licensee as listed in the table above.

If you are having difficulties managing your debts, you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au.



STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our and our licensee's external dispute resolution service provider is the

Australian Financial Complaints Authority (AFCA),



which can be contacted via:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: GPO Box 3 Melbourne VIC 3001

