360FINANCE

National Consumer Credit Protection Act 2009

Credit Guide & Quote Contract (As of 03/01/2023)

Finance Broker: 360 Finance Pty Ltd
ABN - 63 160 714 189
("360 Finance")

Australian Credit Licence: 431476

Head Office Address: 64 Parramatta Road, Underwood QLD 4119

Contact Details:
Telephone: (07) 3336 3360
Facsimile: (07) 3336 3300
Email: info@360finance.com.au

CUSTOMER/S DETAILS

Customers Full Name (First Applicant)

Customers Full Name (Second Applicant)

Contact Number

Contact Number

Fax Number

Fax Number

Email Address

Email Address

SERVICES WE PROVIDE

We will provide you with information on a broad range of financiers and products. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

OUR INTERNAL DISPUTE RESOLUTION OFFICER CONTACT DETAILS

Telephone: (07) 3336 3360
Email: disputeresolution@360finance.com.au
Postal Address: PO Box 1272 Slacks Creek QLD 4127

You may request a copy of our Internal Dispute Resolution policy at any time by contacting us by any of the means listed above. Our aim is 100% customer satisfaction. However, if you are not completely satisfied with any part of our service we want to know about it. If there is any part of the experience you have with 360 Finance Pty Ltd that can be improved we would encourage your feedback as soon as practical after the event.

How will your complaint be handled?

The Staff member who receives your complaint will;

- Document your concerns,
- Record your complaint in the Complaints Register, and
- Escalate your complaint to our Internal Disputes Officer

The Internal Disputes Officer will;

- Contact you about your complaint
- Give you an estimate of when you can expect a decision
- Investigate your complaint
- Advise you of the decision and the reasons for the decision of your complaint

If you have a complaint about us and you are not able to reach an agreement with us you may refer your complaint to an ASIC approved External Dispute Resolution ("EDR") Scheme. The EDR is a free service established to provide you with an independent method to resolve specific complaints.

OUR EXTERNAL DISPUTE RESOLUTION SCHEME

Our EDR provider is the Australian Financial Complaints Ombudsman (AFCA). Our AFCA Membership number is : 44270

Website: www.afca.org.au **Telephone:** 1800 931 678
Postal Address: GPO Box 3, Melbourne VIC 3001 **Web: www.afca.org.au**

OUR RESPONSIBLE LENDING OBLIGATIONS

It is our duty to have a reasonable knowledge of your current financial situation, financial objectives and borrowing needs before we can provide the credit assistance, that we help you to enter, to ensure it is not unsuitable.

As a Credit Licensee we are required to:

1. Make reasonable enquiries about your financial situation, and your requirements and objectives
2. Take reasonable steps to verify your financial situation
3. Make a preliminary assessment about whether the requested credit facility is not unsuitable for you based on the enquiries and information obtained in the first 2 steps.

We will assess the credit as being unsuitable if at any time it is likely:

4. You could not pay or only pay with substantial hardship
5. The credit will not meet your requirements or objectives

We must provide you with a copy of the preliminary assessment of your application if you ask within 7 years of when we assist you. This will be provided to you free of charge. We will provide you with our assessment within 7 business days of your request if it is made within 2 years of us giving you a credit assistance quote. Otherwise we will provide the copy of the preliminary assessment with 21 business days.

PRIVACY DISCLOSURE STATEMENT AND CONSENT

We are collecting personal information about you to provide you with our broking services. The information is required to assist you in preparing the loan application and locating an appropriate lender. If your information is not provided we may not be able to find a loan for you.

Unless you tell us not to, we may use your information to provide you with offers or information of other goods or services we or a third party can provide you with. We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of organisations we may disclose your information to include lenders, and other organisations which assist us (such as printers, mailing houses, lawyers, and accountants).

You can gain access to the information we hold about you by contacting us at the above address. You agree that we may collect and use your personal information as specified above.

By signing this document you agree to its terms. It forms a legal contract between us. If you have any questions, ask before you sign.

We look forward to providing you exceptional service.

WE DO NOT CHARGE ANY UPFRONT FEES

No fees are payable to us if you do not enter the loan contract even after an approval has been obtained. The application process is totally obligation & fee free.

Our service also includes determining which loan best meets your needs and objectives from our panel of lenders. In being able to achieve this and still provide you the lowest rates we may choose to charge you a fee which will only be payable by you should your loan settle with us. This fee will be included in the loan amount. The fee will not exceed $1990.00 (inc GST). This is the quote for our service fee for assisting you to arrange finance. The fee is payable only once upon settlement. We may also receive commissions from the lenders. This is not payable by you. You can obtain information from us about a reasonable estimate of those commissions and how they are worked out. We believe in being transparent with our clients by disclosing the amount we earn for each transaction.

OUR TOP CREDIT PROVIDERS

- Esanda/ANZ Bank
- St George Automotive
- Liberty Financial
- Macquarie Leasing
- Latitude
- Pepper Asset Finance

CREDIT PRODUCTS AVAILABLE

- Chattel Mortgage
- Consumer Mortgage
- Consumer Lease
- Novated Lease
- Personal Loans
- Commercial Hire Purchase

COMMISSIONS PAYABLE BY US

We may source referrals from Motor Dealers, Suppliers or Accountants. We pay fees to the referrers for referring you to us. These referral fees are generally small amounts and are in accordance with usual business practices. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those fees.

ACKNOWLEDGEMENT AND AGREEMENT (NEXT PAGE)

ACKNOWLEDGEMENT AND AGREEMENT

I/we acknowledge that I/we have read and fully understand the contents of this document.

Your Full Name (First Applicant)

Your Full Name (Second Applicant)

Your Signature (Sign Above)

Your Signature (Second Applicant)

Today's Date (dd/mm/yyyy)

Today's Date (dd/mm/yyyy)

* PLEASE KEEP A COPY OF THIS SIGNED DOCUMENT FOR YOUR RECORDS

WAYS TO SIGN THIS DOCUMENT

1. Read document and agree by typing your full name on the website you opened this document from. Please ensure your name matches the name shown.

2. Print, sign, scan and email us at the address you received this pdf from