CREDIT GUIDE

Credit Assistance Provider
Link Lending Pty Ltd "as Licensee"
ABN: 20 614 354 086 trading as Link Lending "Link"
Australian Credit Licence No. 493263 of 5 Sheoak Street, Middle Park QLD 4074. (we, us,our)
Tel: 1300 030 711 Email: admin@linklending.com.au

What is a Credit Guide?
A Credit Guide sets out important information about the services that we provide as a licensee broker, any fees and commission payable to us, our responsible lending obligations and our internal and external dispute resolution procedures and how you can access them. We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you.

We provide "Credit Assistance" 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.

Engagement and Conditions:
You (the customer) engage us (the broker) to arrange a loan on your behalf. You acknowledge that we act as an independent contractor to assist you to obtain and negotiate a loan, and that we have advised you to obtain your own independent legal and financial advice regarding the suitability of any loan.

Fees Payable by You:
We sometimes charge a fee for our services. More details about any fees payable will be details in a "quote" we will give you before a finance application is lodged. No commission is payable by you to us, this is paid by the credit provider.

How we and our authorised credit representatives are paid:
We are paid commissions by Credit Providers for introducing customers. The Credit Providers we deal with will usually pay a commission based on:

- The size of the loan; and
- The particular loan product you have selected.

We only receive a commission if your loan is settled and is paid to us either directly by the lender, or paid to us by our aggregator. We may receive the following commissions after we provide credit assistance and your loan has settled.

Type of Commission:	
Commission/Brokerage. (Paid shortly after settlement)	Range from 0% to 10% depending on type of finance sought.
Volume Bonus	Range 0% to 1.75% depending on type of finance, the total volume introduced & subject to Aggregator performance & individual Credit Provider benchmarks set.
Method of Calculation	Based on Net amount financed plus GST.

If you would like a detailed estimate of how much commission we would be paid by a particular credit provider, we will provide this to you.

Referrers and referral fees:
In some cases, your business may have been referred to us by non-regulated third parties such as accountants, financial planners, 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 have already told you about this; and
- We will either disclose the fee or a reasonable estimate in our Proposal Disclosure Document.

Alternatively, if you want to know, you can ask about the fees and we will tell you how much was paid and how it was worked out.

Preliminary Assessment:
What we will need from you.
Before we provide you with credit assistance, we are required to complete a Preliminary Assessment. This preliminary assessment makes enquiries about:

- Your requirements and objectives for seeking credit product;
- Your financial and relevant personal situation; and
- Your repayment capacity

We may also request documentation in order to verify the information contained in the preliminary assessment, such as pay slips, letter of employment and bank statements.

You are entitled to request a copy of our Preliminary Assessment, and we must give you a copy if requested. There is no charge for requesting or receiving a copy of the preliminary assessment:

- At any time during the first 2 years- we must provide it within 7 business days; or
- Between 2 years and 7 years after it was conducted- we must provide it within 21 business days

What is a suitability assessment?
By law, we must not provide you with credit assistance if the credit contract is unsuitable for you. If unsuitable, we cannot:

- 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 that you remain in your particular credit contract with your particular credit provider.

When is a credit contract or consumer lease unsuitable?
A credit contract or consumer lease will be unsuitable if:

- It is likely that you will be unable to comply with the financial obligations under the credit contract; or
- It is likely that you could only comply with the financial obligations with substantial hardship (such as having to sell your principal place of residence); or
- It is likely that the credit contract will not meet your stated objectives or requirements.

We want to ensure that the credit products you select with us are not unsuitable for your needs. Because of this, it is important that you openly and honestly discuss with us your requirements, objectives, preferences, financial situation and repayment capacity.

Financial Hardship
It is important that the new credit commitment remains affordable to you but understand that those situations can change. In the event of financial difficulty we ask that you let us know so we can assist you in contacting the credit provider to discuss alternative options.

Our "Consumer" Credit Providers include:
We source credit products from a limited number of banks, lenders and other credit providers. At present, we can write loans with following banks, lenders and other credit providers:

- Pepper Money
- Macquarie Leasing Pty Ltd.
- Liberty Financial
- Capital Finance
- ANZ

What should I do if I have a complaint about Link Lending Pty. Ltd.?
If you have a complaint or concern about the service provided to you by us, please contact our Internal Dispute Resolution Manager. As part of our Internal Dispute Resolution policy we will investigate the matter and endeavor to address it as quickly as possible.

Phone us on: 1300 030 711 or email your complaint to us: admin@linklending.com.au

Write to us at: PO Box 705, Mount Ommaney, QLD, 4074

The aim is to completely resolve any issues you raise. If, despite our best efforts, you believe your compliant has not been satisfactorily dealt with you can refer your compliant to an External Dispute Resolution Scheme. We belong to the following external, independent dispute resolution scheme, which can be contacted as follows:

Credit and Investments Ombudsman

Link Lending Pty Ltd Membership no. M0036238

Phone Call 1800 138 422

Mail your complaint to:
Case Management Team
Credit Ombudsman Service
PO Box A252
Sydney South NSW 1235