



Select Finance Pty Ltd
Trading as The Loan Panel
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Australian Credit Licence Number 383 157

Credit Guide & Quote

AUSTRALIAN CREDIT LICENCE NUMBER 383157

This Credit Guide acknowledges your rights to Select Finance Pty Ltd trading as The Loan Panels' information and asks questions about our business's products and services. It also outlines our dispute resolution process and details the action that you may take to have any queries justified. All Select Finance Representatives welcome all and any form of compliments and complaints and will see to all compliments and complaints be dealt with in the correct manner.

Select Finance Pty Ltd is an Australian business established since 2006. The business provides a professional service to both business and retail clients.

Select Finance Pty Ltd adheres to all relevant Codes of Conduct, the various Acts of Parliament, the National Consumer Credit Protection (NCCP) policies, ASIC and all other various State and Territory governments of Australia. We also comply with all requirements as directed by financial institutions we have accreditation with.

OUR SERVICES AND PROVIDERS

- SECURED LOANS
- UNSECURED LOANS
- CHATTEL MORTGAGE
- DEBT CONSOLIDATION
- REFINANCING
- HIRE PURCHASING
- LEASING
- INSURANCE
- ALLIANZ
- SWANN INSURANCE
- AUSTRALIAN WARRANTY NETWORK
- AUSTRALIAN DEALER INSURANCE
- LOW DOC LOANS
- WARRANTY POLICIES
- ANZ
- LIBERTY FINANCE
- PEPPER ASSET FINANCE
- MACQUARIE BANK
- YAMAHA FINANCE
- LATITUDE FINANCIAL SERVICES
- MONEY3
- NOW FINANCE

YOUR AUTHORISED CREDIT REPRESENTATIVE

Select Finance Pty Ltd is required to undertake regular learning and development training, satisfactory professional qualifications, competency standards and compliance as part of the industry and banking requirements. Select Finance Pty Ltd has a nominated compliance and training manager to ensure all representatives maintain knowledge and professionalism of a high standard.

YOUR PRIVACY PROTECTION

You as the consumer can request for a free copy of the preliminary assessment or final assessment (as relevant), within 7 days of applications taken place in the last 2 years or 21 days of applications 2-7 years.

Your Credit Representative will maintain a file which contains all the personal details you have disclosed and relevant information and documents. A copy of your personal file is available upon request.

RESPONSIBILITY FOR CONDUCT

Your Authorised Credit Representative is either an employee or contractor to Select Finance Pty Ltd and is responsible for recommending to you a credit assessment and proposal. All Select Finance members are covered by indemnity insurance to cover any unlikely claims. All Select Finance Pty Ltd members are required to comply with the following:

1. Credit Legislation and Conditions of their Registration
2. Clients are not to be disadvantaged by any conflicts of interest that may arise wholly or partly in relation to credit activities
3. The credit activities are engaged in efficiently, honestly and fairly

FEES, CHARGES AND NOTICE OF DISCLOSURE

We may receive a commission or benefits as a result of your credit proposal should you proceed. Our commission or benefits are usually paid by the lender in which have arranged the finance. Select Finance Pty Ltd Brokers are however entitled, in some way and form to charge an additional fee for personal services. Select Finance Pty Ltd may charge a service fee of \$0-990.00 and commission payments made by the lender are calculated from 0-15% of the total amount financed.

Select Finance Pty Ltd may also share a portion of the earned commission with a third party member who has introduced or referred business. This payment is referred to as "Referrer" or "Reference". It is a requirement that the Select Finance Pty Ltd representative verbally discloses all fees and charged you will incur if you proceed with a credit contract. All disclosed fees and charged are required to be printed on a Credit Proposal.

SUITABILITY OF LOANS TO YOUR FINANCIAL OBJECTIVES

Each representative of Select Finance Pty Ltd has a duty of care to ensure each and every of its clients are fully informed of all terms and conditions of their proposed credit contract and are given documents relevant to them. It is our duty to complete a Fact Finder and Assessment Form to review your current financial circumstances, financial objections and borrowing requirements before we can present a recommended and suitable loan package. You, as the client have the right to seek legal advice.

As a credit licensee we and our representatives are required to:

- Make reasonable inquiries about the consumer's financial situation, and their requirements and objectives
- Take reasonable steps to verify the consumer's financial situation
- Make a preliminary assessment (for providing credit assistance) about whether the credit contract is 'not unsuitable' for the consumer (based on the inquiries and information obtained in the first two steps)

COMPLAINTS

If you have a complaint about the services a member of Select Finance Pty Ltd has provided to you, please follow the process as presented:

1 First Option

Most complaints or disputes arise from miscommunication and can usually be resolved amicably without delay. If you find yourself in this situation, contact your representative or the representative’s manager and explain your concerns in order for a speedy resolution.

2 Second Option

If you are not satisfied with the outcome then you may contact the Director of Select Finance Pty Ltd by means as follows:

Director: Scott Malackey

Email: scott@theloanpanel.com.au

Phone: 1300 22 13 12

Fax: 08 9288 1871

Mail: Level 18, Central Park, 152 – 158 St Georges Tce, Perth WA 6000

3 Third Option

If you feel after following both the previous options your complaint has not been satisfied, you may contact ASIC and the Banking Ombudsman.

Australian Securities and Investments Commission – 1300 300 630

COSL – 1800 138 422

YOUR ACKNOWLEDGEMENT

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Applicant One Signature

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Applicant One Name

Date:

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Applicant Two Signature

.....

Applicant Two Name

Date:

.....

Credit Representative Signature

.....

Credit Representative Name

Date:

For and on behalf of Select Finance Pty Ltd