CREDIT GUIDE PRIVACY CONSENT CREDIT QUOTE



Issue date: {system.currentDate}

AUTHORISED CREDIT REPRESENTATIVE			
Adviser Name	James Cerolini		
Corporate Credit Representative	Capital Cove Investments Pty Ltd trading as Roam Finance		
Authorised Credit Representative Number	551373		
Email	james@roamfinance.com.au		
Phone	0428 074 112		
Credit Assistance Provider ("we", "us", "our")			
Licensee Name	Platinum Direct Finance Australia Pty Ltd		
Australian Credit Licence Number (ACL)	384428		
ABN	29 117 660 938		
Phone Number	1300 730 856		
Email	Info@platform.com.au		

Our Credit Representative has been appointed by us to provide credit assistance services on our behalf.

This Credit Guide sets out important information to help you decide whether to accept our assistance in obtaining a credit contract or consumer lease.

This Credit Guide will tell you:

- Who we are & how to contact us;
- Engagement & Conditions;
- Fees & Commissions;
- Referrers & Referral Fees;
- Our Responsible Lending obligations;
- Credit Providers we conduct consumer credit business with; and
- What to do if you have a complaint.

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent, we are likely to provide credit assistance to you.

We provide "Credit Assistance" when we:

- 1. Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- 2. Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- 3. 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.

Fees Payable by You:

We sometimes charge a fee for our services. More details about any fees payable will be detailed 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 Representative 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 8% depending on type of finance sought.	
Volume Bonus	We have a volume bonus arrangement in place with the majority of our credit providers.	
	We may receive additional commission depending on the total volume of business that we arrange with a credit provider. If the relevant volume targets are met with a credit provider, additional commission is payable by the credit provider to us.	
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 already have 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:

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this preliminary assessment, we determine:

- your requirements and objectives that is, what kind of loan do you want, and for what purpose;
- your financial and relevant personal situation; and

PRIVACY DISCLOSURE STATEMENT, CREDIT GUIDE & CREDIT QUOTE

• your ability to repay the loan that you are considering.

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us.

This verification may include:

- asking you for copies of documents that demonstrate your financial situation in some cases we may also need to sight original documents;
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of your Preliminary Assessment:

If we haven't already provided it to you, you may request a copy of our Preliminary Assessment, and we must give you a copy of it:

- at any time during the first 2 of years of conduction the assessment, within 7 business days; or
- between 2 years and 7 years after it was conducted, we must provide it within 21 business days.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Our Lender Panel:

We have access to a comprehensive range of lenders to assist you in your finance requirements. The following list in our Privacy Consent represents some of the panel of lenders that the licensee and any authorised credit representative nominated in this document are able to access. If you require further details on our 6 most commonly used lenders please ask us.

LICENSEE'S TOP 6 MOST COMMONLY USED LENDERS:

BOQ, Westpac, NAB, Metro, Flexi, CBA

CREDIT REPRESENTATIVE'S TOP 6 MOST COMMONLY USED LENDERS:

Liberty, Pepper, Angle, Latitude, Money Place

Dispute Resolution and Complaints:

Within our business we follow specific procedures to try to resolve any complaints that you may have.

Internal Dispute Resolution:

We always strive to provide the best possible service and provide you with the finance that suits your needs. However, we appreciate that from time to time, applicants may not be satisfied with the process or the solution. If this occurs, and you have a complaint about the service we provide, we have a resolution process in place to address your concerns.

You can lodge your complaint through a number of channels. You may do this verbally or in writing. If you choose to lodge the complaint by email or mail, please make sure you include as much information as you can. You should explain the details of your complaint as clearly as you can

Step 1: Please contact your broker in the first instance as many disputes can be resolved relatively quickly. Your mortgage broker will have 5 days in which to try and resolve the dispute.

Step 2: If you are not satisfied with the outcome or in which the way your complaint has been handled, then you can escalate the complaint to the Internal Complaints Officer who will endeavor to resolve your complaint:

Complaints Officer: Roam Finance

E james@roamfinance.com.au

Т 0428 074 112

In some instances, your broker may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

Once the dispute is escalated, we will provide you with a written response in a maximum time of 45 days, however, we hope to resolve all issues in a shorter time frame.

External Dispute Resolution:

We are a member of the following EDR scheme(s). The EDR scheme can be contacted using the details below.

Our AFCA member reference is AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA) GPO Box 3 MELBOURNE VIC 3001 T 1800 931 678 E info@afca.org.au

PRIVACY DISCLOSURE STATEMENT AND E-MAIL COMMUNICATION CONSENT

In handling your personal information, Capital Cove Investments Pty Ltd, Credit Representative of: Platinum Direct Finance Australia Pty Ltd. Australian Credit Licence no. 384428 ABN 29 117 660 938. Address: Level 1, 72 Archer Street, CHATSWOOD NSW 2067 and our Authorised Credit Representatives are committed to complying with the Privacy Act 1988 and the Australian Privacy Principles.

HOW AND WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

PROVIDING YOUR PERSONAL INFORMATION TO OTHER ORGANISATIONS

In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas.

- Organisations which provide finance or other products to you or to whom an application has been made.
- Finance consultants, accountants and auditors, conveyancers and legal advisers, insurers, printers and mailing services.
- Any associates, related entities, contractors and our mortgage aggregator (Specialist Finance Group).
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services.
- Any person where we are required by law to do so.
- Your referees, such as your employer, to verify information you have provided.
- Any person considering acquiring an interest in our business or assets.
- Any organisation providing online verification of your identity.

YOUR RIGHTS

You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

DISCLOSURE AND CONSENT

By signing this consent you agree that we may collect, use and disclose your information also as specified below:

Consent to provide your personal information to a credit reporting body (CRB) – if we act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may

PRIVACY DISCLOSURE STATEMENT, CREDIT GUIDE & CREDIT QUOTE

disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

Consent to receive marketing Information - We may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

Consent to receive documents electronically - You consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

AUTHORISATION

By signing the below you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you.

APPLICANT / DIRECTOR / GUARANTOR SIGNATURE

APPLICANT / DIRECTOR / GUARANTOR 1	APPLICANT / DIRECTOR / GUARANTOR 2	
Signature	Signature	
Full Name	Full Name	
Date	Date	
E-mail address	E-mail address	

APPLICANT / DIRECTOR / GUARANTOR 3			
Signature			
Full Name			
Date			
E-mail address			

APPLICANT / DIRECTOR / GUARANTOR 4			
Signature			
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CREDIT QUOTE

A Credit Quote sets out important information about the credit assistance and other services and fees you agree to pay for our services. We must provide a quote by law as your broker / financier. We are required to provide this Credit Quote to you, and receive your signed acceptance, before we provide any credit assistance to you.

You have requested that we provide you with the credit assistance and other services. The maximum fee payable to Capital Cove Investments Pty Ltd by you for this service is \$990.00 (including GST) and is only payable if your finance loan proceeds and settles. This is a one- off up-front fee and generally included in the final loan funding. The actual amount will be confirmed in the credit proposal we present to you prior to your acceptance of the finance or credit we have obtained on your behalf. This fee will be payable at the time the funds are released by the credit provider as it is capitalised onto your loan amount. To receive credit assistance, you simply need to sign this form. In doing this you are acknowledging and confirming our engagement with us providing you with credit assistance.

A fully signed copy of this quote will be returned to you for your records.

Once you have signed this quote, we will conduct a preliminary assessment. This will enable us to determine if there is a suitable loan for you. If there is a loan, we are then able to recommend and prepare a Credit Proposal that will be provided to you prior to completing any transaction.

I appoint Capital Cove Investments Pty Ltd, Credit Representative of Platinum Direct Finance Australia Pty Ltd. Australian Credit Licence no. 384428 ABN 29 117 660 938. Address: Level 1, 72 Archer Street, CHATSWOOD NSW 2067 and its associated entities and any independent authorised credit representatives it has appointed to act on my/our behalf to arrange finance and/or other requested facilities.

Where can I find out additional information regarding this credit quote? Should you have any questions about the information contained in this Credit Quote, please contact our office on 0428 074 112 or email: james@roamfinance.com.au

CUSTOMER(S) ACCEPTANCE OF THIS QUOTE

By signing this document, you agree to the terms set out in this quote and to pay the fees as detailed above After you have signed this document we will give you a copy to keep.

APPLICANT / DIRECTOR / GUARANTOR SIGNATURE

APPLICANT / DIRECTOR / GUARANTOR 2	
Signature	
Full Name	
Date	
E-mail address	

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