

## Credit Guide

ABN 99 147 167 922

Zabat Pty Ltd trading as Link Finance Group (Aust) (ACN 991 471 679) is an Australian Credit Licence (ACL) holder and registered with ASIC. Our ACL licence number is 391500.

Link Finance Group (Aust) is licensed to arrange finance under the National Consumer Credit Protection Act 2009 (Cth.). This Act regulates the activities of lending, leasing and finance broking.

### Services provided

We will assist you in making the choice of a loan or lease that is suitable for your purposes.

We will provide you with information on a broad range of finance providers and loan products. Once you have chosen a loan or lease that is suitable for you, we will assist in obtaining approval for the finance.

We source finance products from a panel of finance providers.

### Information will be required from you

Under the NCCP Act, we are obliged to make sure that any loan or principal increase to a loan, or lease that we assist you to obtain is not unsuitable for you. We will need to ask you a series of questions to make this assessment. The law requires us to:

- make reasonable enquiries about your borrowing objectives and requirements;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify the details of your financial situation

Credit will be unsuitable if, at the time of making the assessment, it is likely that, at the time the recommended loan or lease is made:

- you cannot afford to repay the loan or lease or can afford to repay it only with substantial hardship; or
- the loan or lease does not meet your borrowing objectives and/or requirements.

For these reasons, we must ask you to provide us with a significant amount of information, much of which we will need to verify. It is therefore very important that the information you provide to us is accurate and complete.

If we provide you with credit assistance, we are required to provide you, upon your request, a copy of our preliminary credit assessment for up to seven years.

### Information provided by us

We do not provide financial or legal advice. It is important to understand your legal obligations under a proposed loan or lease and the financial consequences imposed by the debt. If you have any doubts, you should obtain independent financial and legal advice before you enter into any finance contract.

We do not make any representations about the current value of any real estate you finance through us, or the future prospects of its value. You should always rely upon your own enquiries.

## Fees payable by you

We may charge you for our services if you apply for a loan or a lease. If a fee is to be charged, this will be disclosed to you in a Finance Broker Contract which will be provided to you before applying for finance.

You may need to pay fees to us on behalf of third parties. Again, if these fees are to be paid, they will be detailed in your Finance Broker Contract.

You will need to pay fees to the finance provider, which will be listed in a Credit Proposal that we will provide to you before applying for finance. Once the finance is approved, total fees and charges will be detailed on the loan agreement issued by the finance provider. These will be detailed in a Credit Proposal that we will provide to you before applying for finance.

## Commissions received by us

We may receive commissions from the finance provider that provides your loan or lease. These are not fees payable by you. Further details of the commission earned by us will be provided in the Credit Proposal that we will provide to you before applying for finance.

We may receive additional commissions or business from finance providers relating to the volume of finance that we arrange. Such payments are dependent upon a number of factors and cannot be quantified at this point.

## Commissions and fees payable by us

Referrals from a broad range of sources are sourced by us and our representatives. For example, we or our representatives may pay commissions or fees to call centre companies, real estate agents, accountants, solicitors or other businesses for referring you to us. These are not fees payable by you. Any referral fee or commission paid in relation to your referral will be disclosed in the Credit Proposal that will be given to you before applying for finance.

## How we aim to resolve complaints

If we make a mistake or our service doesn't meet your expectations, we want to know.

### Step 1 – Receiving complaints

Complaints can be lodged to our office by way of:

- **Phone:** 02 9629 9648
- **Email:** [info@linkfinancegroup.com.au](mailto:info@linkfinancegroup.com.au)
- **Fax:** 02 8580 4669
- **Mail:** PO Box 7835 Baulkham Hills NSW 2153

### Step 2 – Responding to complaints:

We will make contact with you within 12 business hours of receiving the complaint in order to meet your request/s or answer your questions.

We aim to resolve the majority of complaints within five business days. If your complaint will take longer to resolve, we will update you progressively.

Contact:

- **Phone:** 02 9629 9648
- **Email:** [info@linkfinancegroup.com.au](mailto:info@linkfinancegroup.com.au)
- **Fax:** 02 8580 4669
- **Mail:** PO Box 7835 Baulkham Hills NSW 2153

[If we cannot resolve your complaint](#)

Credit Ombudsman Service Limited (COSL)

If you are still not satisfied with the outcome of your complaint, you can contact the Credit Ombudsman Service Limited (COSL) for an independent review. Their services are free of charge.

Contact:

- **Phone:** 1800 138 422
- **Email:** [info@cosl.com.au](mailto:info@cosl.com.au)
- **Internet:** [www.cosl.com.au](http://www.cosl.com.au)
- **Mail:** PO Box A252 Sydney South NSW 1235

[Australian Securities and Investments Commission \(ASIC\)](#)

The ASIC website contains information on complaining about companies and people and describes the types of complaints handled by ASIC.

Contact:

- **Phone:** 1300 300 630
- **Email:** [infoline@asic.gov.au](mailto:infoline@asic.gov.au)
- **Internet:** [www.asic.gov.au](http://www.asic.gov.au)

[Contacting us](#)

You can contact us to find out more information about Link Finance Group (Aust) and this Credit Guide in the following ways:

- **Telephone:** 02 9629 9648
- **Fax:** 02 8580 4669
- **Email:** [info@linkfinancegroup.com.au](mailto:info@linkfinancegroup.com.au)
- **Website:** [www.linkfinancegroup.com.au](http://www.linkfinancegroup.com.au)
- **Mail:** Link Finance Group (Aust), PO Box 7835 BAULKHAM HILLS NSW 2153