



## Credit Guide

Licensee ("We" or 'Us'):	
Licensee Full Name:	Quinfin Pty Ltd T/as Bend Bal Financial
ABN:	95 146 565 200
Australian Credit License Number:	384608
Contact Details:	
Address:	145 View Street, Bendigo, VIC, 3550
Phone:	0354441110
Email:	jase@bendbal.com.au

### Our Credit Services

We will help you to choose a loan from our panel of credit providers which is suitable for your purposes.

The lenders we most often use include Pepper Asset Finance Pty Ltd, Secure Funding Pty Ltd, Macquarie Leasing Pty Ltd, Latitude Automotive Financial Services, Now Finance Group Pty Ltd, ANZ.

### We will need information from you

We need you to provide us with complete and accurate information so that we can assess the suitability of the loan we propose for you. We cannot suggest to you, or assist you to apply for, a loan with a particular lender if that loan would be unsuitable for you. A loan will be unsuitable if it does not meet your requirements or objectives, or it is likely that you will be unable to meet your financial obligations under the loan, or could only do so with substantial hardship. For example, if you are unable to make your repayments without selling your principal place of residence, it will be presumed the loan will cause substantial hardship. We also must not suggest you increase the credit limit on an existing loan, or assist you to apply for such an increase, if the loan would then be unsuitable for you.

### Copies of our Quotes and Assessments

At any time within 7 years of the date of our credit assistance quote, you may request a copy of our preliminary credit assessment.

We will provide you with our assessment within 7 business days of your request, unless you make your request more than 2 years after the date of our credit quote, in which case we will provide it within 21 business days of your request.

### Fees payable by you

We charge an origination fee for arranging finance for our clients. In some circumstances, depending on the services we provide to you, we may elect not to charge an origination fee.

### Commissions we receive

Commissions may be payable to us (including our employees, directors and credit representatives) by the credit provider for any loan we assist you to obtain. These commissions are not directly payable by you.

We have also entered into a volume bonus arrangement with National Finance Choice Pty Ltd and may either directly or indirectly receive additional commission from them depending on the total volume of business that we arrange with them.

### **Commissions Payable by Us**

We pay a commission to third parties or related body corporates, employees or related entities or referrer (usually being the supplier of the goods) for introducing you to us. These are not commissions payable by you. You may, on request, obtain a reasonable estimate of the amount of commission and how it is worked out.

### **Further Information**

You may obtain information from us about how the fees and charges payable are calculated and a reasonable estimate of the commission likely to be received, directly or indirectly, by us and how the commission is worked out.

### **Complaints and Disputes**

We hope you are delighted with our services, but if you have any issues, you can access our internal dispute resolution procedure by:

- Phone: (03) 5444 1110
- Email: [jase@bendbal.com.au](mailto:jase@bendbal.com.au)
- Post: 145A View St, Bendigo, VIC, 3550

Please provide as much detail as you can as this will assist us to resolve your matter quicker.

If you are unhappy with the outcome of your complaint, you may refer it to the Australian Financial Complaints Authority (AFCA):

Mail: **Australian Financial Complaints Authority Limited**  
GPO Box 3, Melbourne VIC 3001  
Telephone 1800 931 678  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)

AFCA is a free dispute resolution service that was established to facilitate the resolution of complaints between consumers and members of their scheme.

### **Questions**

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.