

# CREDIT GUIDE

## Licensee Details:

Licensee Name: Pearl Finance & Investments Pty Ltd  
ABN/ACN: 43 487 279 791 / 127 923 362  
Australian Credit Licence Number: 385687

Address: 59 Roderick Street, Ipswich.Q. 4305  
Phone: 07 3812 3430  
Fax: 07 3812 2452  
Email: [bruno.klos@pearlfin.com.au](mailto:bruno.klos@pearlfin.com.au)

## Our Obligations:

We will not make or arrange a loan or principal increase that is unsuitable.

A loan or principal increase will be unsuitable if:

- a) You could not repay or could only repay with substantial hardship; or
- b) The loan will not meet your objectives having regard to (amongst other things) the loan type, term, interest rate, repayment, fees and charges, and special conditions.

To make that assessment we will:

- a) Make reasonable enquiries about your requirements and objectives
- b) Make reasonable enquiries about your financial situation; and
- c) Take reasonable steps to verify that financial situation.

We must provide you with a copy of our preliminary assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the preliminary assessment if we have provided credit assistance.

## Credit Providers:

AMP, ANZ\*, Australian Financial, Barnes, Bankwest, CBA\*, Citibank, Nab Broker/NAB\*, ING Direct\*, La Trobe, Liberty, Macquarie, Macquarie Leasing, Pepper, Suncorp, St George\*, The Rock, Westpac\* and others

*\*These are the six lenders with whom Astute believes it conducts the most business and does not represent our individual Credit Representatives usage.*

*\*\* Volume bonus arrangements are in place with CBA, ANZ and Macquarie Leasing.*

## Commissions received by us:

On settlement of your loan, your selected lender may pay the licensee a commission payment. To obtain information on commission likely to be received, please ask the credit representative. An estimate will be provided to you should you decide to proceed with credit assistance. Some lenders may also pay an additional bonus commission conditional on the licensee meeting (amongst other things) volume and quality targets. The credit representative will receive the whole or part of the commissions referred to above.

**Referral fees paid by us to a third party:** Occasionally we may pay a referral fee to a third party such as a real estate agent, accountant or a financial planner. Any such fees paid to third parties will be disclosed to you should you decide to proceed with credit assistance.

## Credit Representative's Details

Credit Rep's full Name: Bruno Klos  
Credit Representative Number: 385687

## Contact Details

Address: 59 Roderick Street, Ipswich.Q. 4305

Phone: 07 3812 3430  
Fax: 07 3812 2452  
Email: [bruno.klos@pearlfin.com.au](mailto:bruno.klos@pearlfin.com.au)

## Credit Representatives authorisations:

Our Credit Representative has been authorised to complete:

Residential, Equipment & Commercial Finance

and any other finance transaction authorised in writing by the licensee.

**Fees payable by you:** You may be required to pay fees and charges to the Credit Representative or Lender. Please ask us should you require information about our fees and charges and how they are worked out. An estimate will be provided to you should you decide to proceed with credit assistance.

## Dispute Resolution Details:

If you are dissatisfied with the service you receive, we ask that you contact our Credit Representative on the above contact details and they will try to resolve the complaint as quickly as possible.

If you are unable to resolve the complaint directly with them, we provide an efficient and accessible Internal Complaint Resolution Scheme. Please find below the contact details for our complaints officers.

Complaints Officer: Bruno Klos  
Deputy Complaints Officer: Tennille Klos

Phone: 07 3812 3430  
Fax: 07 3812 2452  
Email: [bruno.klos@pearlfin.com.au](mailto:bruno.klos@pearlfin.com.au)

If you still unable to have your complaint resolved, then you should contact the External Dispute Resolution Scheme detailed below. The scheme will be impartial, independent and free for disputants.

Credit and Investments Ombudsman (CIO)  
Licensee's Membership Number: M0001669  
Credit Representative's Membership Number: M0001669  
Tel: 1800 138 422 Fax: (02) 9261 2792  
Email: [info@creditombudsman.com.au](mailto:info@creditombudsman.com.au)  
Web: [www.cio.org.au](http://www.cio.org.au)

Financial Ombudsman Service (FOS)  
Credit Representative's Membership Number:  
Tel: 1300 780 808 Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Web: [www.fos.org.au](http://www.fos.org.au)

## PRIVACY DISCLOSURE STATEMENT AND CONSENT

The Privacy Act (1988) regulates the way personal information is used. The following carefully explains privacy rights and obligations in relation to personal information.

We are collecting personal and financial information about you.

1. The information you provide will be held by us.
2. You appoint us your agent to obtain your credit information from a credit reporting body on your behalf.
3. We may use credit information and any other information you provide to arrange or provide finance and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas.
  - Persons who provide finance or other products to you, or to whom an application has been made for those products.
  - Financial consultants, accountants, lawyers and advisers
  - 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
  - Any of our associates, related entities or contractors
  - 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
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at [www.pearlfin.com.au](http://www.pearlfin.com.au) or by contacting us on 07 3812 3430 . Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

You agree that we may collect use and disclose your information as specified above.