

CREDIT GUIDE

ABOUT THIS CREDIT GUIDE

This Credit Guide is given by J.A.W Financial Pty Ltd ABN 73 155 538 793 Australian credit licence 436677 (the "Licensee" or "JAW") and is designed to assist you to decide whether to engage us to provide credit assistance in relation to credit contracts.

As a licensed credit assistance provider, we are required to give you a Credit Guide as soon as practicable after it becomes apparent to us that we may provide assistance to you in relation to a credit contract.

The guide includes information about us, our responsible lending obligations, the names of the credit providers with whom we conduct most of our business with, our fees, charges, and any commissions we may receive, and our dispute resolution process.

OUR OBLIGATIONS BEFORE PROVIDING CREDIT TO YOU

Under the National Consumer Credit Protection Act (NCCP), we cannot provide credit assistance to you by:

- suggesting that you apply for a particular credit contract with a particular credit provider;
- suggesting that you apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- assisting you to do so, if the contract will be unsuitable for you.

The contract will be unsuitable for you if, at the time the contract is entered into or the credit limit is increased, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- the contract will not meet your requirements or objectives.

We must make a preliminary assessment whether the contract will be unsuitable for you before we can provide credit assistance to you.

To help us to make this assessment we will:

- make inquiries about your financial situation and requirements and objectives that we believe are relevant to the credit you are applying for; and
- take reasonable steps to verify your financial information – for instance by asking for evidence of your income; and
- use this information to determine whether the credit contract is unsuitable for you.

You can request a copy of our preliminary assessment. We must give you a copy (at no charge to you):

- within 15 business days, if your request is made within 2 years of our credit assistance quote; and
- otherwise within 25 business days of your request.

We do not need to give you a copy of the preliminary assessment if we did not provide credit assistance to you or your request is made more than 7 years after we provided credit assistance to you.

OUR FEES AND CHARGES

Consumers will be liable to pay the following fees and charges for our credit assistance or matters associated with providing credit assistance:

Name of Fee or Charge	Explanation	Maximum Amount	Frequency of Payment	Circumstances when it is payable
Origination Fee	Represents the fee payable to provide credit assistance to you	\$1000.00 including GST subject to the maximum origination fee allowable under the credit contract	Once Only	Only if you proceed with a credit contract

CREDIT PROVIDERS WITH WHOM WE CONDUCT BUSINESS

We conduct business with more than six (6) credit providers when providing credit assistance in relation to credit contracts. The names of the six (6) credit providers with whom we conduct most of our business are noted below:

Name	ABN	Australian Credit Licence Number
Esanda (Esanda)	11 005 357 522	ACL 234527
Automotive Financial Services (AFS)	73 003 622 375	ACL 383762
Capital Finance Australia Limited (Capital Finance)	23 069 663 136	ACL 393031
GE Money (GE Money)	80 004 187 419	ACL 392178
Macquarie Leasing Pty Ltd (Macquarie Leasing)	38 002 674 982	ACL 394925
RACV Finance (RACV)	82 004 292 291	ACL 391488

COMMISSIONS

When you enter into a credit contract, we are likely to receive a commission, directly or indirectly, from the credit provider in relation to the credit contract for which we have provided credit assistance.

You may obtain additional information from us about the fees and charges payable by you, the commission likely to be received by us or the volume bonus arrangements in place, on request. This includes obtaining information about how fees and charges payable by you are worked out and a reasonable estimate of the commissions likely to be received by us and how the commission is worked out.

PAYMENTS TO THIRD PARTIES

A commission is likely to be paid to a third party for the introduction of credit business or business proposed to be financed by the credit contract or consumer lease if credit assistance is provided through one of the following classes of persons:

- a Licensed Finance Broker;
- a Credit Representative of ours; or
- a Referrer (usually being the supplier of the goods).

You may obtain from us a reasonable estimate of the amount of commission and how it is worked out on request.

HOW WE RESOLVE DISPUTES

We welcome every opportunity to resolve any concerns you may have with our products or service. If you have a complaint, are not happy with our service or just want more information, you should tell us. By telling us, you give us the best possible opportunity of fixing things. In the first instance, contact our Customer Service Team by calling . If you are not satisfied with their response you can request that their manager address your concern.

INTERNAL DISPUTE RESOLUTION

If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at J.A.W Financial Pty Ltd Po Box 759 BULIMBA QLD 4171. Your concern will be reviewed by our IDR Committee, which has authority to deal with the matter.

We will inform you of the outcome within 45 days of receiving your dispute or complaint.

EXTERNAL DISPUTE RESOLUTION

If your concern still remains unresolved to your satisfaction you can direct your issue for further review to the Credit and Investments Ombudsman Limited (CIO), an external review scheme to which we belong.

External dispute resolution is a free service established to provide you with an independent mechanism to resolve your specific complaints. However, you must attempt to resolve your complaint with us before contacting our external dispute resolution scheme.

Credit and Investments Ombudsman Limited (CIO)

Mail: Case Management Team
C/- Credit and Investments Ombudsman Limited
PO Box A252 SYDNEY SOUTH NSW 1235

Telephone: 1800 138 422

Fax: (02) 9273 8440

Email: To lodge a dispute online go to www.cio.org.au

Further information regarding CIO including their Terms of Reference is available from their office or on their website.

HOW TO CONTACT US

J.A.W Financial Pty Ltd
ABN 73 155 538 793 Australian credit licence 436677

Phone:

Fax:

Writing: J.A.W Financial Pty Ltd
Po Box 759 BULIMBA QLD 4171

Emailing: jan@startfreshfinance.com.au