



## Credit Guide

### Credit Licensee

| Credit Licensee ("We", "Us" or "Our"): |  |
|--|--|
| Full Name:                             | Steve Elliot Financial Services & Virgo Finance (ABN 85 612 825 082) |
| ACN/ABN:                               | ABN: 99 138 826 105  |
| Australian Credit Licence Number:      | 394605 & 495543  |
| Contact Details:                       |  |
| Address:                               | 14 / 103-111 Majors Bay Road, Concord NSW 2137                       |
| Phone:                                 | 0438297714   |
| Email:                                 | michael@virgofinance.com.au  |

### **Our Credit Services**

We will help you to obtain a loan, or an increase to the amount of an existing loan, with a credit provider from a panel of credit providers which is suitable for your purposes.

The six credit providers which we conduct most business with are Metro Finance, Pepper Asset Finance Pty Ltd, MoneyMe Financial Group Pty Ltd, Latitude Automotive Financial Services, Angle Finance, Money3 Loans Pty Ltd.

### **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 for you. We cannot suggest to you, or assist you to apply for, a loan with a particular credit provider if that loan would be unsuitable for you. A loan will be unsuitable if it is likely that 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 for any of the above reasons.

### **Copy of Our Preliminary Assessment**

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 a copy of our preliminary 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 and Charges Payable by You to Us**

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

## Commissions Payable to Us

We (or any of our employees, directors or credit representatives) may receive, directly or indirectly, commissions from the credit provider for any loan for which we have provided credit assistance to you. These commissions are not directly payable by you.

## Commissions Payable by Us

We may pay commissions to third parties (being employees, related entities/persons or referrers) for introducing you to us. These are not commissions payable by you.

## Further Information

You may, on request, obtain information from us about how the fees and charges payable by you are worked out and an estimate of the commissions likely to be received, directly or indirectly, or paid by us and how these commissions are worked out.

## Complaints and Disputes

We hope you are delighted with our services, but if you have a complaint, you can contact our internal dispute resolution procedure by:

- Phone: 0438297714
- Email: michael@virgofinance.com.au
- Post: 14 / 103-111 Majors Bay Road, Concord NSW 2137

Please provide as much detail as you can as this will likely 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  
Fax: (03) 9613 6399  
Email: info@afca.org.au  
Website: 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 its scheme.

## Questions?

If you have any questions about this credit guide or anything else regarding our services, just ask at any time by using the contact details we have provided at the start of this credit guide. We're here to help you.