

Credit Guide and Quote

About Us

Caesar & Co Pty Ltd, ACN 137 163 207, Australian Credit License 391 040, 200 Belair Road Hawthorn SA 5062 and its group of companies Positive Lending Solutions Pty Ltd, Positive Home Loans Pty Ltd, Used Cars Adelaide Pty Ltd, Positive Wealth Management Pty Ltd

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Broker group

Mortgages

Finsure Finance and Insurance ("broker group")
Australian Credit Licence: 384704

Vehicle and Equipment finance

Finsure Finance and Insurance ("broker group")
Australian Credit Licence: 384704

This document provides you with information relating to our activities and those of our credit representatives. It contains information about various fees and charges that may be payable by you to us, as well as about certain commissions we may receive from a licensee when we are acting as a credit representative, or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit representative.

What is a credit representative?

A 'credit representative' is a person who has been authorised by a credit licensee to engage in specified credit activities on behalf of the licensee.

What is credit assistance?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease;

- we suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan or lease.

The assessment we need to do before giving you credit assistance

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.

We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't meet your requirements or objectives.

Getting a copy of your assessment

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request – provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request

Fees and charges

- We will not charge you any fees for providing credit assistance to you.
- We may receive remuneration from our employer, our licensee and/or broker group and do not charge you any fees or charges in relation to acting as a credit representative.
- You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor or other parties. You should review the disclosure documents and your loan contract or lease for further details of any such fees and charges.

Commissions

Our licensee has appointed our broker group as its agent to receive commissions from lenders and lessors and to pay us commission in relation to loan contracts or leases for which we act as a credit representative and provide credit assistance. The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

Application fee: \$0 – \$880 depending on the loan product sourced
Brokerage: 0-10% of the loan amount

Commissions payable by us

If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee.

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other people.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request and will be included in the credit proposal disclosure we will supply to you when we provide you with our credit assistance.

Dispute and complaints

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

How to make a complaint and the process?

If we have a complaint, we request you follow these steps:

1. Advise the complainant to write to the business owner
2. The business owner will then respond in line with our internal dispute resolution policy
3. Should this complaint not be resolved to a satisfactory outcome of both parties, the dispute will then be escalated in line with the external dispute resolution policy
4. Any complaint will be noted in the relevant register

Third party products or services

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

Keeping you informed

Complaints can be made in writing (letter or email) or verbally (telephone or personal representation). Complaints might be made by any person, not necessarily only actual customers of the Company. Complaints must be resolved as expeditiously as possible

All complainants must be informed that they have the right to refer their complaint to the COSL if they are unsatisfied.

Complainants must be:-

- A. treated with respect and provided with all documentation and evidence in support of their concerns;
- B. informed of the complaints handling process, including the avenues for further review of decisions such as an External Dispute Resolution Scheme (EDRS); and
- C. informed of decisions and the reasons for those decisions.

The EDRS that the business belongs to is COSL.

Still not satisfied?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the relevant External Disputes Resolution Scheme (provided it is within the scheme’s terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our licensee’s external dispute resolution service provider is the Credit Ombudsman Service Limited, which can be contacted via:

Telephone: 1800 138 422 Fax: 02 9273 8440

Online complaint form: <http://www.cosl.com.au/Make-a-complaint-intro>

Website: <http://www.cosl.com.au>

Mail: PO Box A252, Sydney South NSW 1235