CREDIT GUIDE

Introduction

This Credit Guide provides important information about the services provided by SocietyOne Australia Pty Ltd ACN 151 627 977, Australian credit licence 423660 (SocietyOne Australia) and Broker Services Pty Ltd ACN 609 495 409, Credit Representative 482845 (Broker Services) (together, 'we' or 'us'). SocietyOne Australia holds an Australian credit licence under the *National Consumer Credit Protection Act 2009* (NCCP Act). Broker Services is authorised as a credit representative of SocietyOne Australia under the NCCP Act.

Our services

SocietyOne Australia provides personal loans.

Broker Services introduces individuals seeking personal loans to SocietyOne Australia. We do this by first checking whether you meet certain preliminary lending criteria. If you satisfy the preliminary lending criteria, you will receive an indicative interest rate quote and have the option of submitting a loan application to SocietyOne Australia.

If you do not meet the preliminary lending criteria, we may (with your consent) refer you to other lenders and you will then have the option of submitting a loan application to them.

Responsible lending

Under the NCCP Act, we are obliged to ensure that we do not give you a loan or increase the principal on a loan if it is unsuitable for you. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify your financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the loan is made:

- you could not repay the loan or could only repay with substantial hardship; or
- the credit will not meet your requirements and objectives.

We will ask you to provide certain information to enable us to complete an assessment of your financial situation and your objectives in relation to the proposed loan. It is very important that the information you give us is accurate.

We must provide you with a copy of our credit assessment of your application if you ask within seven years of the date of the loan contract or principal increase. We are only required to give you a copy of the credit assessment if you enter into a loan or the credit limit is increased.

Fees and commission

Fees payable by you

Broker Services does not charge borrowers a fee for its services.

SocietyOne Australia charges borrowers a loan establishment fee based on a percentage of the loan principal, which varies according to the credit grade that applies to the loan, as follows:

Credit Grade	Tier 1*	Tier 2	Tier 3	Tier 4
Unsecured Personal Loan	$495	$595	$595	$595
Secured Personal Loan	$545	$645	$645	$645

**A $0 establishment fee applies for some Tier 1 customers, but the majority of Tier 1 customers will pay the fee indicated above.*

The establishment fee is charged at the time the loan is made and is added to the loan amount.

Fees we may pay to third parties

There is no fee arrangement between SocietyOne Australia and Broker Services. From time to time, SocietyOne Australia may pay a referral fee to other parties who refer business to us. These fees are not payable by you. The amount we pay will vary but will usually be a small percentage of the loan amount and will not be known until a loan is provided. You may on request obtain an estimate of those fees and how they are calculated.

Fees we may receive from third parties

If you take out a loan with another lender as a result of a referral by us, we may receive a referral fee based on a number of factors, including the amount of your loan. These fees are not payable by you. You may on request obtain an estimate of the referral fee and how it is calculated.

Dispute resolution

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have a complaint you should notify us by telephoning us on 1300 669 059 or by emailing us at societyone@moneyme.com.au.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. You will receive a notification confirming we have received your complaint within 24 hours. We aim to resolve all complaints within 5 business days and if this is not possible we will keep you informed of our progress.

If the complaint is complex or has not been resolved within 21 days, we will inform you that we need more time to investigate. We will also notify you in writing of the eventual outcome of the complaint.

If your complaint relates to financial hardship, credit default notifications or enforcement proceedings, we will resolve your complaint within 21 days of the receipt of the complaint or receipt of any further information we have requested to be able to resolve the complaint. We will confirm the outcome of the complaint to you in writing within 30 calendar days.

If you need additional assistance to lodge your complaint, please inform us of this through the best medium available to you, for example the National Relay Service.

Our external dispute resolution scheme

If you are not satisfied with our response to your complaint, or if you consider that we have not responded to you in a timely manner, you may contact the Australian Financial Complaints Authority:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our Complaints Policy or Privacy Policy on request.

Other things you should know

No advice given

We don’t provide legal or financial advice in relation to credit contracts. It is important you understand your legal obligations under the proposed loan and the financial consequences. If you have any doubts, you should obtain independent legal or financial advice before you enter any loan contract.

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