

Credit Guide

This document provides information about the services we provide. We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Licensee

Licensee	Michael Short		
ABN	67 233 834 231	Australian Credit Licence	506992
Phone		Email	michael@obtainfinance.com.au
Address	Level 2, 65 Belmore Road RANDWICK, NSW, 2031		

Internal Complaints Officer

Name	Michael Short		
Phone	0421744572	Email	michael@obtainfinance.com.au
Address	Level 2, 65-71 Belmore Road Randwick, NSW, 2031		

External Dispute Resolution Scheme

Name	Credit & Investment Ombudsman Ltd (CIO Ltd)		
Phone	1800 931 678	Email	info@afca.org.au
Address	GPOBox 3 Melbourne Vic 3001,		

Services We Provide

We will help you to choose a loan or lease which is suitable for your purposes.

Our Panel Lenders

We source finance from a panel of financiers. The financiers named below are the six financiers with whom we conduct the most business: Citibank, Commonwealth Bank, Macquarie Mortgages, ING Bank, Suncorp, ANZ, St. George.

We Will Need Information From You

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

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

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

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

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause

understand your legal obligations under the loan, and the financial consequences.

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

We represent lenders and have obligations to them, in particular not to provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations to lenders and under the law.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.