



# AAA Financial Corporation Pty Ltd – Credit Guide

We welcome you and thank you for considering AAA Financial Corporation's credit service.

AAA Financial Corporation Pty Ltd is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act) and this document provides you with information about the credit services we may provide to you that is regulated under the Act.

## Our Obligations before Providing Credit to you

### Assessment

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 would 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 substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

### Obtaining a copy of the assessment

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

### Services we provide

We market loans managed by us for a number of funders. Therefore the Lender Of Record noted in your loan contract and mortgage may be a different name from our name. A copy of "the Lender Of Record's" credit guide is provided to you as a separate guide.

AAA Financial Corporation is a Mortgage Manager which means we are a licensee who has a written agreement with a funder (lender, lessor, or third party acting for the lender or lessor; e.g. a program manager or trustee) under which the licensee (AAA) is required to manage the relationship with the consumer on a day to day basis and the credit contract or lease and associated documentation is branded or co-branded with the name of the Mortgage Manager (i.e. AAA).

We offer a range of loans marketed and managed by us. We believe our range of products is extensive and among the best available. However, because we are not acting for you as a finance broker, you should rely on your own inquiries.

On occasion, AAA will receive loan applications from external third party brokers or financial planners where the external third party will assess and structure a loan application and submit it to AAA for processing and post settlement customer care. AAA only provides property mortgage assistance and does not provide or suggest any other financial products.

### Fees payable by you

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

### Commissions received by us

We may receive management fees (a form of commission) from the lenders and lessors who fund our products. These are not fees payable by you.

### Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to brokers, financial planners, call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out. A quote from the introducing broker or firm should be provided to you at the same time this Guide is provided.

## Our Commitment to you

### We are here to listen to you – Internal dispute resolution scheme

If you have a compliment or complaint about the services provided to you by us, you should contact us.

#### By phone

Please phone our national toll-free number: 1800 815 439

If we are unable to resolve the matter over the phone we may ask you to put it in writing.

#### In writing

Send us the full details, including any supporting documents and evidence, and explain what you would like us to do. Please address this information to:

#### *The Manager*

*AAA Financial Corporation Pty Ltd*

*GPO Box 2629, Brisbane QLD 4001*

*Fax: 07 3211 8333 / Email: info@aaafin.com.au*

#### In person

We would welcome the opportunity to meet with you at our office – Level 5, 138 Albert Street, Brisbane QLD 4000

When we receive a complaint, we will attempt to resolve it promptly.

### More options - External dispute resolution scheme

We aim to resolve your complaint quickly and fairly. In the unlikely event you do not get a satisfactory outcome, you will have the right to complain to our external complaint resolution body.

Our external dispute resolution provider is specified below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

#### *Credit Ombudsman Services Limited*

*Telephone: 1800 138 422*

*Post: PO Box A252, Sydney South NSW 1235*

*Email: info@creditombudsman.com.au*

*Web: creditombudsman.com.au*

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request or via our website [www.aaafin.com.au](http://www.aaafin.com.au)

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## AAA Financial Corporation Pty Ltd

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