



Credit Guide

A guide to our relationship with you

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Credit Guide | July 2024

Cutcher & Neale Finance Pty Limited

ACN 137 924 755

Australian Credit Licence No. 381084

Level 3, 130 Parry Street, Newcastle West, 2302

Telephone (02) 4928 8500

About this Credit Guide

Cutcher & Neale Finance Pty Limited ("Cutcher & Neale Finance") holds an Australian Credit Licence. Cutcher & Neale Finance will provide credit assistance to you and adhere to responsible lending obligations as required under the National Consumer Credit Protection Act 2009 (National Credit Act). Cutcher & Neale Finance is responsible for the advice and conduct of its staff and credit. This means that Cutcher & Neale Finance will:

- Make reasonable enquiries about your financial situation, requirements and objectives;
- Verify your financial situation; and
- Make a preliminary assessment about whether a credit contract is not unsuitable for you.

The purpose of this Credit Guide is to help you better understand our company and whether we are right for you.

Our responsible lending obligations to you

Cutcher & Neale Finance is a credit assistance provider that conducts a preliminary assessment to determine your ability to afford a proposed loan. Your Cutcher & Neale Finance representative will make a preliminary assessment about whether a credit contract is not unsuitable for you.

A preliminary assessment includes asking you questions and obtaining information from you such as:

- Your financial requirements and objectives which includes:
 - The purpose of the loan you are seeking.
 - The amount of credit you are seeking.
 - The term of the loan you are seeking.
 - The loan features you require.
- Your personal and financial information such as:
 - Your employment status and income.
 - Your dependents (if any) and family planning.
 - Your existing assets and liabilities.
 - Your expenses and your surplus cash.

Upon request, you are entitled to receive a free copy of the Cutcher & Neale Finance Preliminary Assessment Form.

A description of the parties Cutcher & Neale Finance is associated with

We source finance from a panel of over 50 lenders. The lenders named below are the six lenders with whom we conduct the most business:

- Westpac
- Bank of Queensland Specialist
- ING
- St George
- Macquarie Bank
- ANZ

Terms and Conditions

Should you engage us to provide credit assistance services to you that result in an application for finance, the following explains the responsibilities of Cutcher & Neale Finance and you in the application process.

Your responsibilities:

- You authorise Cutcher & Neale Finance to assist in arranging finance for you based on the information provided by you, your accountant and your legal and financial advisors.
- To help Cutcher & Neale Finance assist you with your application for finance, you must provide Cutcher & Neale Finance with accurate, full and clear instructions and all relevant documents, act promptly and let Cutcher & Neale Finance know as soon as practicable if there is a change in your circumstances.

Commissions

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These fees are not payable by you. You may obtain information relating to reasonable estimates of those commission and how they are calculated.

When we provide you credit assistance, you may obtain from us a reasonable estimate of the commission we likely received, directly or indirectly..

We may from time to time receive financial or non-financial volume-based benefits from lenders, lessors or others.

Our Fees and Charges

Generally, no fees or charges are payable by you to us for our credit assistance. In some instances, a fee for service may be required. Details of these fees will be set out in a Credit Quote for your review. However, you may be charged fees by the chosen lender. These fees are not charges by us and will be disclosed to you prior to submission of any credit application.

Our dispute resolution process

If, at any time, you consider your relationship with Cutcher & Neale Finance is not progressing satisfactorily, please contact Jarrod Bramble on 02 4928 8500 or put your complaint in writing to Jarrod Bramble of Cutcher & Neale Finance, Level 3, 130 Parry Street, Newcastle West NSW 2302.

Cutcher & Neale Finance welcomes any comments or queries you may have. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).

You can contact AFCA at:

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

Your information and rights to privacy

Cutcher & Neale Finance may collect your personal information from you and/or other parties

- a) Cutcher & Neale Finance are collecting personal information about you to enable the provision of credit assistance to you.
- b) Cutcher & Neale Finance may also collect the information about you from your accountant, your legal and financial advisers and credit reporting agencies.

Questions/More Information

More information about the treatment of your personal information is set out in Cutcher & Neale Finance's Privacy Statement found at www.cutcher.com.au or a free copy can be obtained by phoning (02) 4928 8500.

If you have any queries, you may contact Cutcher & Neale Finance on (02) 4928 8500 or via email to CNFinance@cutcher.com.au.