Credit Guide/Quote + Privacy Consent

Licensee Details - Contact Details

DCS Financial Services Pty Ltd

ABN: 14 691 437 742
ACN: 691 437 742
U1/182 Hume Hwy, Lansvale, NSW 2166
Phone: 0413 327 995

Credit Representative #574826 of Australian Credit Licence #414426 (AFAS Group Pty Ltd, ABN 12 134 138 686)

Credit Guide Overview

The National Consumer Credit Protection Act 2009 states we must provide consumers with a Credit Guide and Quote as soon as practical after it becomes clear we are likely to provide credit assistance. The Credit Guide and Quote contains information on the service we provide, details of our obligations under the NCCP Act 2009 to ensure credit is not unsuitable for your circumstances, maximum fees and charges payable to us by you as the consumer, a guide to the commissions we may receive from credit providers, and details of fees that may be payable by DCS Financial Services Pty Ltd to third-party referrers.

Services we Provide

Our Credit Assistance services in sourcing and arranging a suitable loan include:

- Obtaining further information from, including but not limited to, employers, accountants, and credit reporting agencies;
- Investigating suitable loans and providing you with information about one or more loans that meet your objectives;
- Assessing, verifying and documenting information, ensuring the chosen loan is not unsuitable for you;
- Helping you complete the application, compiling the document required by the credit provider and submitting the application to the credit provider;
- Liaising with the credit provider during the approval process, providing any further information that may be required and notifying you of the credit providers decision;
- Assisting with the finalisation of the loan required

Our "Licensee" obligations to ensure credit is not "unsuitable"

To help us ascertain a credit contract is not unsuitable, we are required by law to:

- Make reasonable enquiries about your requirements and objectives
- Make reasonable enquiries about your current financial situation
- Take reasonable steps to verify the information

If at the time of assessment there is evidence suggesting you are unable to afford the repayments of the credit provided, or the credit provided will cause substantial hardship, or the credit provided will not meet your requirements/objectives, then the credit will be deemed unsuitable.

Due to the importance of proving credit is not unsuitable, we will require a significant amount of information. It's crucial for us to ensure this information is accurate.

To ensure a credit contract is not unsuitable, we will complete a preliminary assessment of your requirements and financial position. We must keep this preliminary assessment for 7 years. You may request a copy of this preliminary assessment within 7 years of the assistance being provided. We are only required to provide a copy of this assessment if we give you credit assistance.

Consent and Acknowledgement

By signing this document, acknowledging acceptance by submitting your enquiry, emailing your acceptance to us, e-signing this document, or respond by sending through your supporting documentation requested for an application, you:

- Accept the quote provided for providing credit assistance;
- Confirm the appointment of the credit license to provide credit assistance and to arrange credit on my/our behalf;
- Authorise the Credit Licensee to perform the actions outlined in the Privacy Statement section of this document, and acknowledge that I/ We have received a copy of the Credit Guide;

Our Quote for providing you with Credit Assistance

We may charge you up to $2,500 (incl. GST) or up to 10% of NAF as an Origination Fee for our services when providing credit assistance, although this is only payable should the loan proceed. It is a one-off fee, payable at loan settlement. This fee may be paid directly by you, or part of the loan disbursements. If via loan disbursement, this will increase your loan by the fee amount.

Our "Consumer" Credit Providers

We source credit products from a range of banks, lenders and other credit providers. The table below shows the 6 lenders to whom we introduce the most business. It shows the lenders, their estimated establishment fees and other fees that may be payable. Some lenders may charge a risk fee which can range between 1% - 10% of the car price.

Lender	App Fee	Monthly Fee	PPSR
RACV	$550.00	$0.00	$0.00
Pepper	$449.00	$8.90	$8.00
Liberty	$495.00	$7.70	$8.00
Firstmac	$400.00	$8.00	$0.00
Plenti	$499.00	$9.90	$6.80
AFS	$495.00	$15.00	$17.60

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If you have a complaint

Internal Dispute Resolution

Within our business we follow specific procedures to try to resolve any complaints that you may have. If you have a complaint, please contact our office via email at info@dcsfinancialservices.com.au. They will try to resolve all concerns quickly and fairly.

External Dispute Resolution

In the unlikely event we cannot resolve your complaint in a satisfactory manner, or you have not received a response from us after 30 days, you can escalate your complaint to the below Ombudsman, a free and independent dispute resolution service provider.

Australian Financial Complaints Authority (AFCA)

Free call number: 1800 931 678

A copy of AFCA's dispute resolution policy is available at https://www.afca.org.au.

DCS Financial Services Pty Ltd's membership number is 118759

You can check the information we hold about you at any time by contacting our Privacy Officer.

Privacy Officer
DCS Financial Services Pty Ltd
U1/182 Hume Hwy, Lansvale, NSW 2166
Email: info@dcsfinancialservices.com.au

Overview - Privacy

DCS Financial Services Pty Ltd, ACN 691 437 742, ('we', 'us', 'our') collects information about you for the purpose you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

We are collecting credit and personal information (information) about you, as applicable, to source for you, or a company of which you are a director:

- Consumer credit for personal, household, domestic or residential investment purposes
- Commercial credit for business purposes
- Other services stated in this Privacy Disclosure Statement and Consent (Consent)
- To support a guarantor application you will provide

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information - Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor/or insurance provider.

We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf.
- Use any information the CRB provides in that report to assist us to preliminary assess your consumer credit or guarantor application.
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain.
- Disclose your credit information to a credit provider to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which is reasonably necessary to manage the application process. When doing so, we are acting as an intermediary for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals, and the information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes:

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness.
- That, if you become overdue in making consumer credit payments you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit providers and/or CRB's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy

documents in a form that suits you (e.g. hardcopy or email).

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Your Rights

You have the right to ask:

- Us to provide you with all the information we hold about you.
- Us to correct the information we hold if it is incorrect.
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email).
- The CRB to not use your information for direct marketing assessment purposes, including pre-screening.
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at U1/182 Hume Hwy, Lansvale, NSW 2166. Or by telephone on 0413 327 995 or email at info@dcsfinancialservices.com.au. In some cases an administration fee may be charged to cover the cost of providing the information.

Our privacy policy is available and we will provide you with a copy if you ask us.

Disclosure and Consent

By signing below, you agree we may:

Use your personal and credit information:

- To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
- To source any finance you require.
- To source any insurance you require.

As the law authorises or requires:

- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances required;
- Obtain from, and disclose to, any third-party information about you, the applicant(s) or guarantors(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor;
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitises and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director;

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director.
- A credit provider using that information to assess your suitability as a guarantor when you are a prospective guarantor.
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor.
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Authorisation

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

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Schedule of Credit Providers

Affordable Car Loans Pty Ltd - www.affordablecarloans.com.au	Alex Bank Pty Ltd - www.alex.bank
Allied Retail Finance Pty Ltd - www.alliedcredit.com.au	Angle Auto Finance - www.angleauto.com.au
Angle Finance - www.anglefinance.com.au	Asset Rental Group (Holdings) Ltd - www.arg.ltd
Australia and New Zealand Banking Group Limited - www.anz.com.au	Australian Motorcycle and Marine Finance Pty Ltd - www.ammf.com.au
Automotive Financial Services Pty Ltd - www.afs.com.au	Azora Finance (Services) Pty Ltd - www.azora.com.au
Banjo - www.banjoloans.com	Bank of Queensland Limited - www.boqfinance.com.au
Bixcel Pty Ltd - www.bixcel.com.au	Branded Financial Services Pty Ltd - www.brandedfinancial.com.au
Business Fuel (Cash Advance) Pty Ltd - www.businessfuel.com.au	C1 Finance Pty Ltd - www.c1carloans.com.au
Capify - www.capify.com.au	Capital Finance Australia Limited - www.capitalfinance.com.au
CBA Asset Finance - www.commbank.com.au	CFI Finance - www.cfifinance.com.au
Commercial Equity Group Ltd - www.commercialequity.com.au	Credit Corp Financial Services Pty Limited - www.carstart.com.au
Dynamoney Limited - www.dynamoney.com	EarlyPay Ltd - www.earlypay.com.au
Fin One Pty Ltd - www.financeone.com.au	Finance One Commercial Pty Ltd - www.financeone.com.au/business-loans
Firstmac Limited - www.firstmac.com.au	Flexicommercial Pty Ltd - www.flexicommercial.com
Forward Finance Pty Ltd - www.forwardfinance.com.au	Gamma Duo Financial Services Pty Ltd - www.gammaduo.com.au
Grenke - www.grenke.com.au	Group & General Finance Pty Ltd - www.groupandgeneral.com
Hejaz Capital Pty Ltd - www.hejazfs.com.au	Jacaranda Finance - www.jacarandafinance.com.au
Judo Bank Pty Ltd - www.judo.bank	Latitude Group - www.latitudefinancial.com.au
Lumi Finance Pty Ltd - www.lumi.com.au	Macquarie Bank - www.macquarie.com.au
Maple Asset Finance Pty Ltd - www.maplecommercial.com.au	Medfin Australia Pty Ltd - www.medfin.com.au
Metro Finance Pty Ltd / Metro CF Pty Ltd - www.metrofin.com.au	Money3 Loans Pty Ltd - www.money3.com.au
MoneyMe Financial Group Pty Ltd (autopay) - www.autopay.com.au	Moneytech Group Ltd - www.moneytech.com.au
Morris Finance Ltd - www.morrisfinance.com.au	Moula Money Pty Ltd - www.moula.com.au
Multipli Pty Ltd - www.multipli.com.au	National Australia Bank Limited - www.nab.com.au
Now Finance Group Pty Ltd - www.nowfinance.com.au	Ondeck Capital - www.ondeck.com.au
Orix - www.orix.com.au	OurMoneyMarket - www.ourmoneymarket.com
Pepper Asset Finance Pty Ltd - www.peppergroup.com.au	Plenti RE Limited - www.plenti.com.au
Prospa - www.prospa.com	Quest Finance - www.quest.finance
RACV Finance Limited - www.racv.com.au	Rapid Loans - www.rapidloans.com.au
Resimac Asset Finance Pty Ltd - www.resimacassetfinance.com.au	Scottish Pacific Business Finance Pty Ltd - www.scotpac.com.au
Secure Funding Pty Ltd - www.liberty.com.au and www.moneyplace.com.au	Selfco is a division of Auswide Bank Ltd - www.selfco.com.au
Shift - www.shift.com.au	SocietyOne Australia Pty Ltd - www.societyone.com.au
Thornmoney Pty Ltd - www.thorn.money	Ume Loans Pty Ltd - www.umeloans.com.au
Volkswagen Financial Services Pty Ltd - www.vwfs.com.au	Westlawn - www.westlawn.com.au
Westpac - www.westpac.com.au	WISR Finance Pty Ltd - www.wisr.com.au
Yellowgate - www.yellowgategroup.com.au	Zwab Ventures Pty Ltd (Biz Cap) - www.bizcap.com.au

Customer Name

Customer Signature

Date signed: