

CREDIT GUIDE

KEY INFORMATION:

About Us (“we/us/our”)	
Credit Representative:	Name: Laura Sicari CR Number: 549742 / 549743
Credit Representative contact details	Address: St Kilda vic 3182 Telephone: 0408575117 Email: laura@becausefinance.com
Licensee name, ABN and ACL:	Name: National Finance Connections Pty Ltd (ACN 661 296 457) t/a Viking Aggregation ACL: 543046
Licensee Contact details:	Address: L4 165 Adelaide Tce East Perth W.A 6004 Telephone: 08 62000903 Email: info@vikingaggregation.com.au

OUR CREDIT SERVICES:

We will assist you to select a loan or lease to meet your needs. The credit providers we most commonly use are Secure Funding (Liberty), Pepper Money, Latitude Financial Services, Angle Finance, Money 3 & Firstmac , although we do use others.

A full list of our credit providers is contained in the Credit Provider Schedule at the end of this document (“**Credit Providers**”).

INFORMATION WE WILL REQUIRE FROM YOU:

Before we provide any credit assistance to you, we are obliged to ensure any loan or lease we suggest or assist you to apply for, including an increase to an existing credit limit, is not unsuitable for your purposes. This includes if the loan or lease does not meet your requirements or objectives, if you are unable to make the repayments, or you could only do so with substantial hardship. We will take reasonable inquiries and take reasonable steps to verify certain information about you. Therefore, we will need some information from you to understand your financial situation, requirements and objectives. It is important that the information you provide is entirely accurate.

COPIES OF OUR ASSESSMENT:

At any time within 7 years of us providing you with credit assistance, you may request a copy of the preliminary credit assessment. We will provide you with this documentation within 7 business days of receiving your request provided the request is within 2 years of the date of our credit assistance quote. However, if your request is more than 2 years after the date of our Credit Quote, we may take up to 21 business days after receiving the request.

FEES PAYABLE BY YOU TO US:

We may charge you for our services when providing credit assistance. If a fee is to be charged, this will be disclosed to you in our Credit Quote which will be provided before applying for finance. You can ask us how they are worked out.

FEES PAYABLE BY YOU TO THIRD PARTIES:

When the application for a loan or lease is submitted, you may be required to pay fees to third parties associated with the application, such as the credit provider’s application fee, valuation fee or other fees. These will be detailed in the Credit Proposal document and provided to you before you apply for finance. You can ask us how they are worked out.

COMMISSIONS RECEIVED BY US:

We are paid commissions by Credit Providers for introducing customers. The Credit Providers we deal with will usually pay a commission based on the size of the loan and the particular loan product you have selected.

We only receive a commission if your loan is settled and is paid to us either directly by the lender, or by our Aggregator. Commissions are not directly payable by you and these will be disclosed within the Credit Proposal document that will be provided to you before applying for finance. You can ask us for an estimate of these commissions and how they are worked out.

COMMISSIONS PAYABLE BY US:

If you are referred to us by a third party, we may pay that entity a commission for the introduction of your business. For example, we may pay commissions to real estate agents, car or boat dealerships and accountants. These commissions are not directly payable by you. You can ask us for an estimate of these payments and how they are worked out.

VOLUME BONUS ARRANGEMENTS

We have volume bonus arrangements in place with our Credit Providers. Commissions received by us (from Credit Providers or from our Aggregator) may depend on the volume of loans written with those lenders, and that the commission may be volume driven. If we write a particular volume of loans with those lenders, we may receive additional commissions or indirect benefits such as training, professional development days or sponsorship.

DISPUTE RESOLUTION AND COMPLAINTS:

We hope that you are pleased with our service, although if you do have a complaint you can contact our Complaints Officer on the phone number, email or mail address, listed above in the 'Key Information'. Please provide us with as much detail as possible in your complaint so we can address promptly and hopefully resolve it to your satisfaction.

If you are not satisfied with the outcome of our attempt to resolve your complaint, you may refer the matter to the Australian Financial Complaints Authority Australia on phone 1800 931 678 or via email on info@afca.org.au or by writing to GPO Box 3, Melbourne VIC 3001. The Australian Financial Complaints Authority Australia is a no-charge external and independent dispute resolution service.

QUESTIONS AND FURTHER INFORMATION:

If you have any questions about this Credit Guide or any other aspect of our services, please do not hesitate to ask.

CREDIT PROVIDER SCHEDULE

CREDIT PROVIDER	ABN or ACN	WEBSITE ADDRESS
Affordable Car Loans	23 098 491 484	www.affordablecarloans.com.au
Alex Bank Pty Ltd	13 627 244 848	www.alex.bank
Allied Credit Pty Ltd	65 143 964 667	www.alliedcredit.com.au/privacy-policy/
Angle Asset Finance Pty Ltd	98 603 303 126	www.anglefinance.com.au
Australian and New Zealand Banking Group Ltd (ANZ)	11 005 357 522	www.anz.com
Australian Motorcycle & Marine Finance Pty Ltd	83 603 969 875	www.ammf.com.au
Automotive Financial Services Pty Limited	73 003 622 375	www.afs.com.au
Auzcap Pty Ltd	73 650 612 338	www.auzcap.com.au
Azora Asset Finance Pty Ltd	12 087 826 159	www.azora.com.au
Azora Personal Loans Pty Ltd	53 147 803 576	www.azora.com.au
Bank of Queensland Limited	32 009 656 740	www.boq.com.au

Bizcap Au Pty Ltd	54 633 927 090	www.bizcap.com.au
Branded Financial Services Pty Ltd	27 004 013 334	www.brandedfinancial.com.au
Capital Finance Australia Limited	23 069 663 136	www.capitalfinance.com.au
Cfi Finance	30 166 603 578	www.cfifinance.com.au
Commonwealth Bank of Australia	48 123 123 124	www.commbank.com.au
Credit Corp Financial Services Pty Ltd (Car Start)	39 146 525 706	www.creditcorp.com.au
Earlypay Ltd	88 098 952 277	www.earlypay.com.au
Finance One Commercial Pty Ltd	18 634 900 548	www.financeone.com.au
Fin One Pty Ltd	80 139 719 903	www.financeone.com.au
Firstmac Asset Funding Pty Ltd	50 601 556 647	www.firstmac.com.au
Flexi Commercial Pty Ltd	17 644 644 860	www.flexicommercial.com/au
United Loan Solutions Pty Ltd (T/as Gedda Money)	83 611 343 573	www.gedda.com.au
Greenlight Auto Group Pty Ltd	39 131 507 474	www.greenlightauto.finance/legal/privacy-policy
Group & General Finance Pty Ltd	87 000 903 257	www.groupandgeneral.com
Grow Finance Limited	80 613 082 698	www.grow.com.au
Judo Bank Pty Ltd	11 615 995 581	www.judo.bank
Latitude Automotive Financial Services	80 004 187 419	www.latitudefinancial.com.au
Latitude Personal Finance Pty Ltd	54 008 443 810	www.latitudefinancial.com.au
Liberty Financial Pty Ltd	55 077 248 983	www.liberty.com.au
Lumi Financial Management Pty Ltd	79 627 897 643	www.lumi.com.au
Macquarie Leasing Pty Ltd	46 008 583 542	www.macquarie.com.au
Maple Commercial Finance Pty Ltd	15 639 196 802	www.maplecommercial.com.au
Metro Finance Pty Ltd	44 600 674 093	www.metrofin.com.au
Money Me Financial Group Pty Ltd (Autopay)	40 163 691 236	www.moneyme.com.au
Money 3 Loans Pty Ltd	36 108 979 406	www.money3.com.au
Moneytech Group Ltd	24 611 393 554	www.moneytech.com.au
Morris Finance	70 083 630 139	www.morrisfinance.com.au
Multipli Pty Limited	12 130 240 443	www.multipli.com
NAB	12 004 044 937	www.nab.com.au
Now Finance Group Pty Ltd	35 158 703 612	www.nowfinance.com.au
Pepper Asset Finance Pty Ltd	56 165 183 317	www.peppermoney.com.au
Plenti RE Limited	57 166 646 635	www.plenti.com.au
Prospa Advance Pty Ltd	47 154 775 667	www.prospa.com
Rapid Loans Pty Ltd	54 103 660 546	www.rapidloans.com.au
Resimac Asset Finance Pty Ltd	93 098 034 041	www.resimacassetfinance.com.au
R.A.C.V Finance Limited	82 004 292 291	www.racv.com.au
Salt & Lime Funding Pty Ltd	82 619 815 833	www.saltandlime.com.au
ScotPac	79 008 636 388	www.scotpac.com.au
Selfco	58 099 591 616	www.selfco.com.au
Shift Financial Pty Ltd	24 149 390 625	www.shift.com.au
Society One	44 151 627 977	www.societyone.com.au

Westpac Banking Corporation	33 007 457 141	www.westpac.com.au
WISR	39 119 503 221	www.wisr.com.au