

Allied Financial Consulting Pty Ltd

Credit Guide

Effective date:

The purpose of this Credit Guide is to provide you with important information about the credit contracts we offer under the *National Consumer Credit Protection Act 2009* (Cth) ("**Credit Products**"). This Credit Guide includes the following information:

- Our contact details;
- Our responsible lending obligations; and
- What to do if you have a complaint.

It also outlines what to expect from us when we provide Credit Products.

Credit Provider

Please refer to the table below which outlines the details of the credit provider.

Company Name:	Moravia Capital Pty Ltd (" Credit Provider, we, us or our ") ABN: 34 654 285 551
Address:	10 James Street, Waterloo NSW 2017

Credit Licensee

The Credit Provider has an arrangement with Allied Financial Consulting Pty Ltd (the Credit Licensee) to issue the Credit Products. This means that your lender is shown as "Moravia Capital Pty Ltd", however the Credit Products are issued pursuant to a servicing agreement with the Credit Licensee.

Company Name:	Allied Financial Consulting Pty Ltd (" Credit Licensee ") ABN: 86 059 732 419
Address:	Ground Floor, 3 Spring Street, Sydney NSW 2000
Email Address:	correspondence@alliedfc.com.au
Phone Number:	0416 069 673
Australian Credit Licence Number:	393845

The Credit Provider's Obligations

When you make an application or an enquiry in relation to one of our Credit Products, we will conduct an assessment to determine whether the Credit Product you are seeking is not unsuitable for you. To enable us to undertake this assessment, we will ask you to provide us with information about:

- your requirements and objectives for the Credit Product, including the purpose of the credit; and
- your current financial situation.

As part of our assessment, we will take reasonable steps to verify the information that you provide to us. However, it is important that you provide us with all relevant information about your financial situation, including any foreseeable changes that may affect your ability to repay the proposed loan. You should also let us know immediately if your financial circumstances change.

When will a Credit Product be unsuitable?

A Credit Product will be unsuitable where:

- it does not meet your requirements and objectives;
- it is likely that you will be unable to comply with your financial obligations under the Credit Product; or
- it is likely that you could only comply with your financial obligations under the Credit Product with substantial hardship.

How can I obtain a copy of the assessment?

If your application has been approved, you can ask us for a copy of our assessment that the Credit Product is not unsuitable for you. The assessment will contain:

- the information you have provided us about your requirements and objectives;
- the financial information you have given us;
- the enquiries we have undertaken to verify your financial situation; and
- details of the Credit Product we have offered.

You can request a copy of the assessment by contacting the Credit Representative at any time before you enter the Credit Product or the credit limit is increased. If you make such a request, the Credit Product must not be entered or the credit limit increased until we have provided the assessment to you. You should notify us immediately if the information on the assessment is incorrect or has changed.

You can also request a copy of the written assessment up to seven (7) years after the date the Credit Product was entered into or your credit limit was increased.

Timeframes for providing a copy of the written assessment

If your request is made:	We will provide a copy of the assessment:
Prior to entering into the Credit Product	As soon as possible
Within two (2) years from the day you entered into the Credit Product or the credit limit is increased	Within seven (7) business days of receiving your request
More than two (2) years but less than seven (7) years from the day you entered into the Credit Product or the credit limit is increased	Within twenty-one (21) business days of receiving your request

Dispute Resolution Procedures

If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Please contact the Credit Representative to tell them about your concerns.

Step 2

If the issue is not satisfactorily resolved within five (5) business days by talking with us, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be escalated to the Compliance Officer of the Credit Licensee. You may contact the Compliance Officer directly at the details below:

Compliance Officer

Phone: 0416 069 673

Email: correspondence@alliefdfc.com.au

Address: Ground Floor, 3 Spring Street, Sydney NSW 2000

The Compliance Officer will acknowledge receipt of your complaint within five (5) business days. If we are unable to resolve the complaint to your satisfaction within five (5) business days, we will write to you advising the procedures we will follow in investigating and handling your complaint.

We will write to you advising you of the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation. We will provide our final response to you within the following timeframes:

For disputes involving a default notice:	Within twenty-one (21) days of receiving your complaint.
For disputes involving applications for hardship notices or a request for postponement of enforcements proceedings is made:	No later than twenty-one (21) calendar days after receiving the complaint. Exceptions apply where we do not have sufficient information to make a decision or if an agreement is reached with you.

For all other disputes:	Within thirty (30) days of receiving your complaint.
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Step 3

If you are not satisfied with the final response, you can have the dispute managed externally and independently. This External Dispute Resolution (“EDR”) process is available to you, at no cost. The EDR scheme is listed below.

Name:	Australian Financial Complaints Authority
Phone:	1800 931 678 (free call)
Mail:	GPO Box 3, Melbourne VIC 3001
Website:	www.afca.org.au
Email:	info@afca.org.au
Member Names and Numbers:	Moravia Capital Pty Ltd #100414 Allied Financial Consulting Pty Ltd #43687

Things you should know

We don't provide legal or financial advice. It is important you understand your legal obligations under the Credit Product and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter into any Credit Product.

Representative Credit Guide

The Credit Licensee has appointed Choice Cosmetics Pty Ltd as its Credit Representative, to act on its behalf in relation to our Credit Products.

If you have questions about your Credit Product, you should contact the Credit Representative at the details below.

Company Name:	Choice Cosmetics Pty Ltd (“ Credit Representative ”) ABN: 20 662 169 655
Address:	10 James Street, Waterloo NSW 2017
Email Address:	myloan@choicecosmetics.com.au
Phone Number:	1300 026 627

Our Services

The Credit Representative is authorised by the Credit Licensee to provide credit assistance. The Credit Representative provides credit assistance to you when it:

- suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- suggest you remain in a particular credit contract with a particular credit provider.

The Credit Representative will not provide credit assistance where the credit contract would be unsuitable for you. Credit will be unsuitable at the time of the assessment and the time credit is provided if:

- you could not meet, or could only meet with substantial hardship, your financial obligations under the credit contract; or
- the credit will not meet your requirements and objectives.

Our Obligations

The Credit Representative adheres to responsible lending obligations as required by the *National Consumer Credit Protection Act 2009* (Cth) (**National Credit Act**). This means that we 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.

In order to verify your financial situation the Credit Representative may:

- ask you for copies of documents that demonstrate your financial position; and
- contact third parties to assist in verifying the information you provide.

Preliminary Assessment

If the Credit Representative hasn't already provided you with a copy, you may request a copy of the preliminary assessment, and the Credit Representative must provide it to you in accordance with the timeframes below:

Timing of Request for Preliminary Assessment	Timeframe to provide the Preliminary Assessment
Within two (2) years of the Credit Representative providing credit assistance to you	Seven (7) business days
Within two (2) years and seven (7) years of the Credit Representative providing credit assistance to you	Twenty-one (21) business days

A copy of the preliminary assessment will be provided free of charge.

Fees Payable By You

The Credit Representative do not charge fees for providing credit assistance to you.

Fees and charges will be payable by you to the Credit Provider. You should review the Credit Provider's disclosure documents and loan contract for further details of such fees and charges.

How We Are Paid

The Credit Representative does not receive commissions from the Credit Licensee or Credit Provider in relation to the credit assistance services we provide.

You can request detailed information from the Credit Representative about the remuneration that it receives and how this remuneration is calculated.

Referrers and Referral Fees

In some circumstances, your business may have been referred to the Credit Representative by non-regulated third parties such as accountants, real estate agents, solicitors etc. Where this is the case, the Credit Representative may pay a referral fee to these parties, this fee will be up to \$1500 per referral.

You can request further information from the Credit Representative about referral fees that it pays and how these fees are calculated.

Dispute Resolution Procedures

If you are not satisfied with the Credit Representative's resolution of your complaint, you can have the dispute managed externally and independently. This External Dispute Resolution ("EDR") process is available to you, at no cost. The EDR scheme is listed below.

Name:	Australian Financial Complaints Authority
Phone:	1800 931 678 (free call)
Mail:	GPO Box 3, Melbourne VIC 3001
Website:	www.afca.org.au
Email:	info@afca.org.au
Member Names and Numbers:	Choice Cosmetics Pty Ltd #100751

Things you should know

The Credit Representative doesn't provide legal or financial advice. It is important you understand your legal obligations under the credit contract and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter into any credit contract.

The Credit Representative is not responsible and has no control over the success or otherwise of any finance application it assists you with. Approval of any finance application is at the sole discretion of the Credit Provider.

The Credit Representative is not liable for any claim, loss or damage incurred or suffered by you or any other relevant persons as a result of:

- any delay with the approval of your application;
- incorrect or incomplete transmission or any error in any application which has arisen directly or indirectly in connection with or as a result of an act or omission by you, your accountant and/or your legal and financial advisers; or
- failing to assist in arranging finance for you.