



CREDIT GUIDE FOR Cash Stop Financial Services Pty Ltd - "Credit Assistance Provider"

Contact Details:

Level 1, 14 Dumaresq Street, Campbelltown, NSW 2560
Ph: 1300 721 001, Fax: 02 4625 5303
Email: info@cashstop.com.au, Web: http://www.cashstop.com.au

Australian Credit License Number: 389433

Complaints and Disputes:

- If you have a complaint or dispute with Cash Stop Financial Services Pty Ltd, please use our internal dispute resolution procedure by contacting:

Cash Stop Financial Services Pty Ltd - Complaints Contact Officer - Jodi Pietersma

Call: 1300 721 001 Post: Level 1, 14 Dumaresq Street, Campbelltown, NSW 2560
Fax: 02 4625 5303 Email: feedback@cashstop.com.au

- If you are not satisfied with the outcome of our internal dispute resolution process, you may contact our independent external dispute resolution scheme which is:

Credit & Investments Ombudsman

Call: 1800 138 422 (9:00am 5:00pm Mon-Fri Sydney Time) Fax: 02 9273 8440
Post: PO Box A252, Sydney South, NSW 1235 Web: www.cio.org.au

Fees and Commissions Likely To Be Received:

No commissions received, only a likely Business services/distribution fee from the credit provider of \$400

Fees and Charges:

- You do not pay a fee to us, or any third party, for assisting you to obtain credit or for any associated service.

Credit Provider/s:

We distribute finance marketed by Australian Capital Financial Services Pty Ltd Australian Credit License Number 389471 and do not offer you a choice of financiers.

Responsible Lending Obligations:

We are required by law to:

- Make reasonable inquiries about: Your requirements and objectives in relation to any credit contract suggested or recommended by us; and Your financial situation.
- Take reasonable steps to verify your financial situation.
- Make a preliminary assessment as to whether a credit contract suggested or recommended by us is unsuitable for you
- Not provide you with credit which is unsuitable.

Copy of Suitability Assessment:

If you ask us for a copy of our preliminary assessment of your suitability for a credit contract:

- 2 years from the date of the Quote for Credit Assistance which we provided to you, we must give you a written copy of our preliminary assessment within 7 business days.
- 2-7 years from the date of the Quote for Credit Assistance which we provided to you, we must give you a written copy of our preliminary assessment within 21 business days.

Cash Stop Values Your Feedback:

We like to hear from our customers and of your experiences with our service both positive and negative. Should you have any issues or concerns regarding our service or your contract documents, we strongly encourage you to contact us before engaging other service providers. Contact us on 1300 721 001 or feedback@cashstop.com.au.

Please Note: Cash Stop Financial Services Pty Ltd has an origination agreement with the above listed Credit Provider. Consequently, Cash Stop Financial Services Pty Ltd is not an agent for, or representative of, the consumer. Before proceeding, the consumer is invited to make enquires as to what other Credit Assistance Providers and Credit Providers may be offering in the way of services and credit, so as to be able to make informed decisions when dealing with Cash Stop Financial Services Pty Ltd or the above listed Credit Provider.