



Credit Guide

Thank you for considering using Urban Motor Finance as your credit assistance provider. We are licensed under the National Consumer Credit Protection Act 2009. This document provides you with information about us, and the services we provide.

Urban Motor Finance Pty Ltd | ABN 58 165 692 017 | Australian Credit Licence no: 483180 | PO Box 352, Batman VIC 3058 | Ph: 1300 123 863 | Fax: 03 8679 0364 | Email: applications@urbanmotorfinance.com.au

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves communicating with you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

Our assistance process

We are required by law to ensure that any credit product with which we assist you with can be deemed “not unsuitable” for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

We can provide you with a report – called a *Preliminary Assessment* – on how we determined that any loan we assisted you with was not unsuitable for you. You may request this report up to seven years after we provided you with this assistance.

With what products do we provide assistance?

We distribute a range of finance marketed by Pepper Money and do not offer you a choice of financiers. However, we believe our range of products is extensive and amongst the best available.

Does Urban Motor Finance Pty Ltd receive commissions?

Urban Motor Finance Pty Ltd receives a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan.

These amounts are paid to us by the lender and ARE NOT payable by you. If you are interested and want an estimate of what the commission payment will be and how it is worked out, please just ask us one of our representatives and we will be glad to provide you with this information.

We have a volume bonus arrangement in place with the lender under which they may pay us additional commission depending on the total volume of business we arrange with them.

Referral fees

We may pay a referral fee to people or organisations that refer clients to us who receive credit assistance from Urban Motor Finance Pty Ltd. All amounts paid to the referrer are from Urban Motor Finance’s share of the commission and benefits. You won’t pay any additional amount if we pay a referral fee. A referral fee is only paid to the referrer by Urban Motor Finance Pty Ltd on settlement of a loan. We can provide, on request, a reasonable estimate of the commission and how it is calculated.



What if you are not happy with our services?

At Urban Motor Finance Pty Ltd, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Ph: 1300 123 863

Email: info@urbanmotorfinance.com.au

Mail: PO Box 352 Batman, VIC 3058

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will attempt to resolve your complaint promptly. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by our *external disputes resolution* service, CIO, an independent party. You can contact CIO at:

Credit & Investments Ombudsman

Mail: Credit and Investments Ombudsman Ltd

PO Box A252

South Sydney NSW 1235

Telephone: 1800 138 422

Online: www.cio.org.au