



Credit Guide - Safe Finance Pty Ltd (as credit provider/lessor)

This is the Credit Guide of Safe Finance Pty Ltd, ABN 37 098 751 930, Australian Credit Licence Number 391958, and it applies when we are considering providing credit or leasing goods to you.

This credit guide provides information about our loan and lease products, where we are the provider of the credit or the lessor. If you ever want to engage our services to provide you with credit assistance or finance broking services, please ask us for a copy of our credit guide, which covers those other services.

We are licensed to provide loans and leases under the National Consumer Credit Protection Act 2009 (National Credit Act). We are also licensed to provide you with credit assistance and finance broking services. The National Credit Act regulates the activities of lending, leasing, credit assistance and finance broking.

Loan and lease products we provide

We offer a range of loans and leases. These include:

- Personal Loans
- Vehicle Loans
- Business Loans
- Small Amount Credit Contracts
- Medium Amount Credit Contracts

We can also arrange Home Loans and Residential Investment Loans for you through other lenders.

Our obligations as lender/lessor

Under the National Credit Act, we are obliged to make a credit assessment to ensure that any credit we provide to you is not unsuitable. Credit will be unsuitable if, at the time we make our assessment, we form the view it is likely that at the time credit is provided:

- You will not be able to pay or could only pay with substantial hardship or
- The credit will not meet your requirements or objectives.

To assist us in making our assessment under the National Credit Act, we must:

- Make reasonable enquiries about your requirements and objectives;
- Make reasonable enquiries about your financial situation and
- Take reasonable steps to verify your financial situation.

Accordingly, we will need to ask you various questions, gather information and make enquiries. It is important that the information you provide to us is complete and accurate.

You have a right to receive a copy of the credit assessment

You can ask us for a written copy of our credit assessment, which will include a summary of the enquiries we made and the factual information we relied on in making that assessment.

You can ask for this assessment either before you decide to accept an offer of credit or lease or up to 7 years after you enter into the credit contract (including a credit limit increase) or lease. However, we are not required to provide you with a copy of our assessment if we decline your application or if you decide not to proceed with any offer made.

You also have other rights to access and correct personal information we hold about you under the Privacy Act 1988 (Cth) provisions. Please refer to our [Privacy Policy](#) or by contacting our office.

If we are unable to assist you with a loan or lease, we may, with your consent, refer the details of your application to other credit providers who may be able to assist you with finance. If you are successful in obtaining a loan from one of our referral partners, we may receive a referral fee.

Our Dispute Resolution Procedures - How we aim to resolve complaints and disputes

We hope you are delighted with our services, but if you have any complaints, you should notify us by contacting our Complaints Officer, Rafer Hart, by:

- phone: 1300 661 991
- email: admin@safefinancial.com.au
- writing to:

Safe Finance Pty Ltd (Attn: Rafer Hart)
P O Box 6840
GCMC QLD 9726

Hopefully, we will be able to resolve your complaint using our Internal Dispute Resolution process. However, if we are unable to do so, you may refer the matter to our external dispute resolution scheme provider. This is a free service designed to provide you with an independent mechanism to resolve specific complaints.

Our dispute resolution provider is the **Australian Financial Complaints Authority**, and they can be contacted at:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

This Credit Guide is current as of 01 September 2021.

Questions?

If you have any questions about this Credit Guide or our services in general, ask at any time. We're here to help.

Privacy Consent Notice

Safe Finance Pty Ltd | ACN 098 751 930

By signing this document, you consent to us, our related corporations and authorised agents collecting, using, holding and disclosing to others your *Personal Information* (which includes *Credit Information*) about you.

This Privacy Consent Notice and our Privacy Policy explain how we manage your *Personal Information*. We are authorised to provide credit and credit assistance to you. We may collect, use, hold and disclose, as applicable, *Personal Information* (which includes *Credit Information*) about you for the purposes of assessing an application for credit by you, arranging or providing credit to you, acting as a referrer of your business to others, managing credit provided, providing you with products and services, managing our relationship with you and running our business.

1. What information may we collect?

We may collect *Personal Information* (which includes *Credit Information*). *Credit Eligibility Information* and, with your consent, Sensitive Information.

Personal Information includes:

- identifying information, like your name, address and other contact details and your date of birth;
- information about your financial position, like your income, expenses, savings and assets and any (other) credit arrangements;
- your employment details;
- your tax file number;
- your reasons for applying for a product or service; and
- and if you are applying for credit, other details such as the ages and number of your dependants and cohabitants, the length of time at your current address, and other information we consider relevant to assessment of your application for credit.

Credit Information includes:

- details of credit applied for with us and details of the type and amount of credit granted;
- the fact that credit provided to you has been repaid;
- whether or not you have made payments on time;
- default information, being payments overdue for at least 60 days and for which collection action has started; and
- information about your creditworthiness; and

We may be required to collect *Personal Information* from you to comply with relevant laws and regulations, such as Anti-Money-Laundering legislation and applicable tax laws.

Credit Eligibility Information refers to *Credit Information* received by us from a *Credit Reporting Body* and includes Credit Reporting Information.

Credit-Related Information means *Credit Information* and *Credit Eligibility Information*.

Sensitive Information is *Personal Information* that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health records.

2. Use Of Your Personal Information For Direct Marketing Purposes

We may use *Personal Information* collected from you in order to tell you about other products and services offered by us or by our business partners. You can let us know at any time if you wish to no longer receive direct marketing materials from us.

3. Personal Information About Third Parties

When you make an application for credit from us, or for the provision of credit assistance by us, we will ask you to provide us with *Personal Information* about other persons, such as referees and family members, whom we may contact. These persons are referred to as "*Third Parties*". When you provide this information to us, you warrant that you are authorised to do so.

When you provide us with *Personal Information* about *Third Parties*, you agree to inform each such person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their *Personal Information* for the purposes set out in this Privacy Consent Notice, including to contact them to assist us in helping you honour your contractual obligations to us.

4. Contacting Third Parties And Use Of Social Media

We may, at any time while we are a credit provider to you or provide you with credit assistance, contact *Third Parties* to assist us in helping you honour your contractual obligations under any credit contract you have with us.

You also authorise us to use social media to contact you.

In circumstances where you have failed to honour your obligations to us and we are unable, for whatever reason, to contact you by other means, after making reasonable efforts to do so, you authorise us to make contact with persons listed by you as your contacts, connections and friends on social media sites where you are a user, so we can establish contact with you for the purpose of assisting you to make sure you honour your contractual obligations to us.

5. What Happens If You Are Unable To Provide Us With Your Personal Information

If you are unable to provide us with *Personal Information* requested, we may be unable to:

- provide you with any credit applied for;
- provide you with any credit assistance requested by you;
- refer you to other credit providers
- manage or administer any credit facility provided;
- verify your identity or protect you from fraud; or
- tell you about other products or services that may be of interest or benefit to you.

6. Disclosing, Obtaining and Exchanging Personal Information

You agree that we may disclose to, obtain from and exchange *Personal Information* about you with:

- corporations which are related to us;
- a credit reporting body (explained below);
- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants;
- mortgage insurers, where lenders mortgage insurance is organised in respect to your credit;
- insurers and re-insurers, where insurance is provided in connection with our services to you;
- debt collecting agencies, if you have not repaid a loan as required;
- any industry body, tribunal, or court or otherwise in connection with any complaint regarding the approval or management of your credit facility;
- our professional advisors, such as accountants, lawyers and auditors;
- other credit providers and their professional advisors;
- other brokers, credit assistants and intermediaries;
- your employer;
- the vendor of any goods you intend to purchase using the credit applied for;
- your representative, where authorised by you; or
- government and regulatory authorities, if required or authorised by law.

7. Related Corporations

As indicated above, we may disclose your *Personal Information* to corporations which are related to us, including Safe Business Finance Pty Ltd, Safe Debt Management Pty Ltd and Eastcoast Capital Pty Ltd.

We may disclose your *Personal Information* to our related corporations to assist us and them in providing the products or services you request.

Our related corporations may use, retain and disclose, your *Personal Information* in accordance with their respective Privacy Policies.

8. Credit Reporting Bodies

A Credit Reporting Body collects *Credit Information* about individuals, which is then provided as a credit report to credit providers and others in the credit industry to assist credit providers in managing credit risk, collecting debts and other activities.

If you apply for credit or for credit assistance or apply to be a guarantor, we generally will apply for a credit report from a Credit Reporting Body and they will disclose to us, our related corporations and authorised agents, *Personal Information* about your credit worthiness. *Personal Information* obtained by us from a Credit Reporting Body will be used by us to assess any application for credit and for other permitted purposes.

We may also disclose *Personal Information* about you to a Credit Reporting Body, including repayment history information, credit liability information and that you are in default under a credit arrangement or have committed a serious credit infringement if that is the case. A Credit Reporting Body may then include that information in reports it produces to other credit providers.

The Credit Reporting Bodies we deal with are:

- Equifax, whose privacy policy is at www.equifax.com.au;
- Equifax, whose privacy policy is at www.equifax.co.nz ;
- Illion Australia Pty Ltd, whose privacy policy is at www.illion.com.au; and
- Experian, whose privacy policy is at www.experian.com.au.

You may find out about how each Credit Reporting Body manages credit-related *Personal Information* by viewing their Privacy Policy on their website.

We may seek and use commercial *Credit Information* about you to assess an application for consumer credit or commercial credit and seek and use consumer *Credit Information* about you to assess an application for commercial credit or consumer credit.

9. Notifiable Matters

When you make an application for consumer credit, we are required, under the credit reporting code, to ensure that you are aware of certain specific matters namely:

- A credit reporting body may include credit information in reports provided to us to assist us to assess your creditworthiness;
- If you fail to meet your payment obligations in relation to consumer credit or commit a serious credit infringement, we may be entitled under the Privacy Act to disclose this to a Credit Reporting Body. Any such report by us may affect your ability in the future to be able to obtain further credit;
- You have a right to access your personal information held by us and to request that we correct the information, and also have a right to make a complaint to us. See other sections of this Policy for further details;
- Credit reporting bodies offer a service to credit providers wishing to send direct marketing material about credit services to individuals. This is called "credit pre-screening." You have the right to request that the credit reporting bodies do not use your information for this purpose. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites noted above, and

- You also have a right to ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

10. Guarantors

We, our related corporations and authorised agents may give a guarantor, or a person who is considering becoming a guarantor, *Credit Information* about you for the purpose of enabling that person to decide whether to act as guarantor or to keep the guarantor informed about the guarantee.

In interpreting these provisions of this Privacy Consent Notice, the expression "you" includes any guarantor referred to in an application for credit.

11. Who holds your Personal Information?

We, our related corporations and our authorised agents hold your *Personal Information*.

We take reasonable steps to ensure that your *Personal Information* held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

We may disclose your Personal Information overseas to persons engaged by us to provide us with services. We will always seek protective measures to ensure our service providers take appropriate steps to protect that information in compliance with the Australian Privacy Principles and to restrict the use to which they can put that information.

In addition, where you previously lived in New Zealand and make an application for credit to us, we may seek a Credit Report about you from a New Zealand *Credit Reporting Body*, most likely Veda New Zealand, and in doing so will disclose *Personal Information* about you to that *Credit Reporting Body*.

12. Gaining access to your Personal Information

You can gain access to the information held about you by contacting our Privacy Officer, whose contact details are:

Mail: PO Box 6840, GCMC QLD 9726

Phone: [1300 661 991](tel:1300661991)

Email: admin@safefinancial.com.au (mark for the attention of the Privacy Officer)

You can request our Privacy Officer arrange to correct any *Personal Information* we hold about you which you believe is incorrect.

13. Our Privacy Policy

Our Privacy Policy contains information about how you may access and seek correction of your *Personal Information*, and how you can complain about a breach of the Privacy Act and how we will deal with your complaint. You may obtain a copy of our Privacy Policy at www.safefinancial.com.au, or you can request a copy by contacting us.

14. Your Agreement

I/We consent to the collection, use, holding and disclosure of my/our *Personal Information*, including *Credit Information*, in the manner set out in this Privacy Consent Notice.