

CREDIT GUIDE

We are required to give you this guide by law. It acknowledges your right to ask us about any assessment we may make, our financial services and where appropriate, the recommendation of using one credit product over another. In the unlikely event you may be dissatisfied with what we do or have done, this guide also provides direction on what you need to do to remedy your dissatisfaction.

CREDIT SUITABILITY AND ASSESSMENT

Before we can recommend any financial product to you, the law requires that we make an assessment of your current financial situation and objectives to ensure any credit product we may offer meets your needs. To do this, we will make reasonable enquiries and ask you to provide verifiable information directly or, where we deem it appropriate, we may obtain it from others whom we may contact. Some of these steps may be required by law.

Please note we will **not** allow you to enter into a credit contract or increase a credit limit on any existing credit contract if:

- a. it is likely you could not fulfil, or only do so with substantial hardship, your financial obligations to us under the contract; or
- b. you could only meet your financial obligations to us by selling your family's main home; or
- c. the credit contract will not meet your requirements or objectives; or
- d. any regulation under the National Consumer Credit Protection Act 2009 (Cth) prohibits us from doing so.

ASSESSMENT COPY

Should you want a written copy of our assessment, free of any charge, you may ask us to provide it:

- a. before you either enter into a credit contract or we increase your credit limit on any existing credit contract you may have with us; or
- b. at any time up to seven (7) years from the date you signed the contract or obtained the credit limit increase on a particular credit contract with us.

The law imposes time limits on us giving you this information. We have seven (7) business days from when you make your request to supply it if your enquiry is made within two (2) years of the date you entered into the credit contract, otherwise we have twenty one (21) business days to do so. If we have bought your debt from your original credit provider, we have an additional eight (8) and four (4) days to comply.

Note: - We are not obliged to give you a copy of the assessment where we do not provide you with the credit or increase the credit limit.

DISPUTE RESOLUTION

Business relationships are built through trust, openness, honesty, integrity, consistency and respect towards others. Sometimes, though, there may be differences of opinion, particularly when things don't quite work out the way you intended when you took out the credit contract. We recognise communication is the key to solving these difficulties and the steps below will assist both of us quickly get our relationship back on track.

- Step 1 If you are dissatisfied with something we've done, we encourage you to phone us and explain your concern(s). We can usually resolve the matter(s) amicably, without delay.
- Step 2 If you're still not happy with our response, you should contact our Internal Dispute Resolution (IDR) Manager, Amanda Aitken by telephoning 0478 818 853 as soon as possible. We may ask that you put your complaint in writing to us so that we may investigate it further. You can email it to us on aitkenvale@realandgeneral.com.au.
- Step 3 Should you still be dissatisfied after using both of the above steps, you may contact our ASIC-approved External Dispute Resolution (EDR) provider, Financial Ombudsman Service Ltd. You can contact them at no cost by writing to GPO Box 3, Melbourne Victoria 3001, telephoning 1300 78 08 08, faxing (03) 9613 6399, or via their website, http://www.fos.org.au/centric/home_page.jsp.
Please note that you must have gone through our IDR process first before doing so. If you fail to do so, the matter will be referred back to us to resolve in the first instance.

CREDIT GUIDE

Who we are

We, Real and General Loan Solutions Pty Ltd, are the Authorised Credit Representatives of Get Cash Loans Pty Ltd ACN 155 087 317, Australian Credit Licence No: 427979 trading as “Payday Money.com.au” (“Payday Money”).

What we are authorised to do

We are authorised by Payday Money to provide you with Credit Assistance when:

- we assist you to apply for a particular loan;
- we suggest you apply for a particular loan (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan.

Commissions

A. Small Amount Credit Contracts

If you enter into a Small Amount Credit Contract loan with Payday Money through us we will receive all of the Establishment Fee and Monthly Fees imposed by Payday Money on the Amount of Credit provided to you less 13.5% + GST of those fees. Small Amount Credit Contracts are for loans of \$2,000 or less for terms of One (1) year or less.

In that case, our commission will be calculated as follows: (20% of the Amount of Credit provided to you + 4% of the Amount of Credit provided to you for each month of your loan) less 13.5 % + GST of the total of this amount. The Range of these fees (payable to us) are likely to be between \$20.47 to \$1,158.04 for loans of \$100 & \$2,000 respectively.

B. Other Credit Contracts

If you enter into any other type of loan with Payday Money through us, we will receive all of the Establishment Fee, Interest and other Charges imposed and kept by Payday Money on the Amount of Credit provided to less 13.5% + GST of those Fees, Interest and other Charges. We do not receive any commission on fees and charges paid to parties other than Payday Money.

- For Medium Amount Credit Contracts which are for loans of between \$2,001 to \$5,000 over two (2) years, our commission will be calculated as follows: (\$400 + interest calculated at 48% per annum of the Amount of Credit provided to you) less 13.5% + GST of the total of this amount. The range of these fees (payable to us) is likely to be between \$892.37 to \$2,930.86 for loans of \$2,001 & \$5,000 respectively.
- For any credit contracts for loans of greater than \$5,000 and/or for terms longer than two (2) years, our commission will be calculated as follows: \$400 + interest calculated at 48% per annum of the Amount of Credit provided to you + PPSR search fee (\$4) + PPSR Registration Fee (\$8) less 13.5 % + GST of the total of this amount.

The range of these fees (payable to us) is likely to be as per the below table.

Amount of Credit	Term	Commission Paid to Us (ACR)
\$2,001 - \$3,000	12 months	\$892.37 - \$1,117.17
\$2,001 - \$3,000	24 months	\$1,501.19 - \$1,977.18
\$3,001 - \$4,000	12 months	\$1,117.17 - \$1,341.11
\$3,001 - \$4,000	24 months	\$1,978.89 - \$2,454.02
\$4,001 - \$5,000	12 months	\$1,341.11 - \$1,565.91
\$4,001 - \$5,000	24 months	\$2,454.87 - \$2,930.86

Amount of Credit	Term	Commission Paid to Us (ACR)
\$5,001 - \$10,000	1 Month	\$524.56 - \$694.82
\$5,001 - \$10,000	3 Month	\$892.47 - \$1,403.27
\$10,001 - \$15,000	1 Month	\$694.86 - \$865.16
\$10,001 - \$15,000	3 Month	\$1,403.37 - \$1,914.17
\$15,001 - \$20,000	1 Month	\$856.16 - \$1,035.42
\$15,001 - \$20,000	3 Month	\$1,914.27 - \$2,425.07
\$5,001 - \$10,000	3 years	\$4,448.24 - \$8,240.82
\$10,001 - \$15,000	3 years	\$8,241.67 - \$12,043.62
\$15,001 - \$20,000	3 years	\$12,044.47 - \$15,837.05
\$5,001 - \$10,000	5 years	\$7,920.65 - \$14,911.47
\$10,001 - \$15,000	5 years	\$14,913.17 - \$21,903.99
\$15,001 - \$20,000	5 years	\$21,905.69 - \$28,896.50
\$5,001 - \$10,000	7 years	\$11,794.98 - \$22,363.80
\$10,001 - \$15,000	7 years	\$22,365.50 - \$32,934.32
\$15,001 - \$20,000	7 years	\$32,936.02 - \$43,504.84

Complaints and Disputes

If you have a complaint or dispute with us or with how we have provided our services to you please contact our Internal Dispute Officer, by telephoning .

If you are not satisfied in anyway with our response to your complaint, you may then contact our External Dispute Resolution body which is the Financial Ombudsman's Service which is contactable as follows.

- ┆ Telephone: 1300 780 808
- ┆ Online complaint form: <https://forms.fos.org.au/OnlineDispute>
- ┆ Website: <http://www.fos.org.au>
- ┆ Mail: GPO Box 3, Melbourne VIC 3001
- ┆ Fax: 03 9613 6399