

## **CREDIT GUIDE**

Version 2 – 24 September 2025

### **Credit Assistance Provider**

Melbourne Finance Broking Pty Ltd as Licensee (“Us”)

A.B.N. 13 065 069 570

Australian Credit Licence (ACL) # 387036

Level 1/2 Roche St, Hawthorn VIC 3122

Tel: 1300 132 664

Email: [info@melbournefinance.com.au](mailto:info@melbournefinance.com.au)

### **Credit Representative**

Auto Car Finance Pty Ltd

Tel: 1300 547 226

Email: [enquiry@autocarfinance.com.au](mailto:enquiry@autocarfinance.com.au)

Our Credit Representative has been appointed by us to provide credit assistance services on our behalf.

### **About this Credit Guide**

This Credit Guide sets out important information to help you decide whether to accept our assistance in obtaining a credit contract or consumer lease.

This Credit Guide will tell you:

- Who we are & how to contact us
- Engagement & Conditions
- Fees & Commissions
- Referrers & Referral Fees
- Our Responsible Lending obligations
- Credit Providers we conduct consumer credit business with
- What to do if you have a complaint

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent we are likely to provide credit assistance to you.

We provide “Credit Assistance” when we:

1. Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
2. Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or

3. Suggest you remain in a particular credit contract with a particular credit provider.

### **Engagement & Conditions**

You (the customer) engage us (the broker) to arrange a loan on your behalf. You acknowledge that we act as an independent contractor to assist you to obtain and negotiate a loan.

### **Fees Payable by You**

We sometimes charge a fee for our services. More details about any fees payable will be detailed in a “Quote” we will give you before a finance application is lodged. No commission is payable by you to us, this is paid by the credit provider.

### **How we and our Authorised Credit Representative are paid**

We are paid commissions by Credit Providers for introducing customers. The Credit Providers we deal with will usually pay a commission based on:

- the size of the loan; and
- the particular loan product you have selected.

We only receive a commission if your loan is settled and is paid to us either directly by

the lender or by our aggregator.

We may receive the following commissions after we provide credit assistance and your loan has settled:

Type of Commission	Details
Commission / Brokerage	Range from 0% to 4% depending on finance type (paid shortly after settlement).
Volume Bonus	Additional commission may be paid by lenders if total volume targets are met.

### Referrers and Referral Fees

In some cases, your business may have been referred to us by non-regulated third parties such as accountants, financial planners, or motor resellers. Where this is the case, we may pay a referral fee to these parties. If we do pay a fee to these parties, then:

- They should already have told you about this; and
- We will either disclose the fee or a reasonable estimate in our Proposal Disclosure Document.

Alternatively, if you want to know, you can ask about the fees and we will tell you how much was paid and how it was worked out.

### Preliminary Assessment

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. To be able to determine this, we complete a Preliminary Assessment of:

- your requirements and objectives
- your financial and relevant personal situation
- your ability to repay the loan

We are also required to take reasonable steps to verify some of the information you provide us. This may include:

- requesting documents that demonstrate your financial situation (and sometimes sighting originals)
- contacting third parties to assist in verifying information

You may request a copy of your Preliminary Assessment:

- Within 2 years: we will provide it within 7 business days
- Between 2–7 years: we will provide it within 21 business days

There is no charge for requesting a copy.

### Our “Consumer” Credit Providers include

We source credit products from a range of banks, lenders and other credit providers. However, at present, we write a greater percentage of loans with the following:

- Liberty Finance
- Macquarie Leasing
- Pepper Finance

### Dispute Resolution and Complaints

If you have a complaint, please contact our Disputes Officer:

Melbourne Finance Broking Pty Ltd  
Level 1/2 Roche St, Hawthorn VIC 3122  
Tel: 1300 132 664 | Email:  
compliance@platform.com.au

If unresolved after 45 days, you can escalate your complaint to the Australian Financial Complaints Authority (AFCA), a free and independent dispute resolution service provider.

AFCA Contact      1300 931 678 |  
info@afca.org.au |  
www.afca.org.au

ACL Membership      14925  
CR Membership      35194