



CREDIT GUIDE

Cash Cow Loans Pty Ltd

ACN: 657 467 911

Credit Representative Number: 541230

Address: 8B/39-47 Lawrence Dr, Nerang QLD 4211.

Tel: 1300 722 744

This credit guide is provided by Cash Cow Loans Pty Ltd (Authorised Credit Representative Number: 541230), an authorised credit representative for Viva Unity Pty Ltd atf Coetzee Group Trading Trust trading as EFT Capital ACN: 125-607-445 Australian Credit Licence No: 389222.

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. It also outlines any fees or commissions paid by you to the authorised credit representative for acting as a credit representative.

Credit Suitability and Assessment

Before we can recommend any financial product to you (such as a credit contract), we will make an assessment about your current financial situation and objectives to ensure any credit product we may offer meets your needs. We make reasonable enquiries and ask you to provide verifiable information.

Please note that we will not allow you to enter into a credit contract if we believe:

- a. it's likely you could not fulfill or only do so with substantial hardship, your financial obligations to us under the contract; or
- b. you could only meet your financial objective to us by selling your family's main home; or
- c. the credit contract will not meet your requirements or objectives; or
- d. the National Consumer Credit Protection Act (Cth) 2009 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 before you either enter into a credit contract with us or at any time up to seven (7) years from the date you signed the contract with us.

Upon receiving a request for a copy of our assessment, we will supply it to you within seven (7) business days of making the request if your inquiry is made within two (2) years of the date you entered into the credit contract, otherwise we will supply it to you within twenty-one (21) business days. If we have bought your debt from your original credit provider, we have an additional eight (8) and four (4) days, respectively, to comply.

We are not obliged to give you a copy of the assessment where we do not provide you with the credit.

Authorised Credit Representative

As the credit provider is an Australian Credit Licensee, it takes full responsibility for the approved credit activities it has authorised us to provide as its credit representative in accordance with the National Consumer Credit legislation.

We are authorised to engage in credit activities on behalf of the credit provider including assessing the suitability of the provision of credit and exercising the rights of a credit provider in relation to a credit contract or proposed credit contract.

Commission

There are no fees or charges payable by you to us for acting as a credit representative of EFT Capital Pty Ltd trading as EFT Capital. We do not receive any commission on fees and charges paid to parties other than the lender. Depending on the amount of the loan, the rate of interest and the term, the exact amount of commission payable to us is undeterminable

Dispute Resolution

We believe that 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 that communication is the key to resolving these differences 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. We can usually resolve the matter amicably, without delay.

Step 2 If you're still not happy with our response, you should contact our Internal Dispute Resolution team by telephoning 1300 722 744 as soon as possible. We may ask that you put your complaint in writing to us so that we may investigate it further. Alternatively, you can email it to us at info@cashcowloans.com.au

Step 3 Should you still be dissatisfied after using both of the above steps, you may contact our External Dispute Resolution provider, the Australian Financial Complaints Authority. You can contact them at no cost by writing to GPO Box 3 Melbourne VIC 3000, phone them on 1800 931 678 or email them at info@afca.org.au.

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.