

**National Consumer Credit Protection Act 2009
Credit Guide & Quote**

This document provides information about:

- . Who we are, the services we will provide and the fee we will charge for those services
- . Our responsible lending obligations under the National Consumer Credit Protection Act and the National Credit Code
- . The fees & commissions that may be received by us for arranging your loan
- . What to do if you have a complaint about our services

Who We Are

Licensee's Full Name: D.J. Houston Investments Pty. Ltd.

Australian Credit Licence Number: 387062

Address: PO Box 787 , Happy Valley SA 5159

Contact Details: Telephone: 08 8381 7848
Facsimile: 08 8121 7600
Email: darryl@houstonfinanceadelaide.com.au
Name: Darryl Houston

Our Finance Brokers (Representatives) are able to assist you in finding a credit provider and arranging a suitable loan to meet your objectives.

Services to Be Provided

We will attempt to arrange the loan as requested by you.

Maximum Fee or Charge Payable by You to Us

If we successfully obtain an approval for the loan you require and the loan settles you will pay us a fee for our services. This service fee will be included in the loan amount and will not exceed a maximum amount of \$990.00 (including GST).

The fee is payable once only and is not payable if the loan does not settle. There are no other fees and charges payable by you to us however you may be liable to pay fees to the lender.

Acknowledgement and Agreement

I/We acknowledge that I/We have read and fully understand the contents of this document. I/We also acknowledge and agree that I/We will pay you the above mentioned fee for your services if the loan settles. I/We understand that the fee will be included in the loan amount.

I/We further acknowledge and consent to receive this Quote and any additional disclosure documents such as a Credit Proposal by electronic communication means. This consent is given on the understanding that paper disclosure documents may no longer be given to me/us and that I/We must regularly check electronic communications for such documents. I/We also understand that I/We may withdraw consent to receive these disclosure documents at any time by contacting you at the above branch contact details.

Full Name	Signature	Date

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This document provides information about the services we provide.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Our Full Name:	D.J. Houston Investments Pty. Ltd.
Australian Credit Licence Number:	387062
Address:	PO Box 787 Happy Valley SA 5159
Contact Details:	Darryl Houston
Telephone:	08 8381 7848
Email:	darryl@houstonfinanceadelaide.com.au
Internal Dispute Resolution	
Officer contact details:	Dispute Resolution Officer
Telephone:	08 8381 7848
Email:	darryl@houstonfinanceadelaide.com.au
Postal Address:	PO BOX 787 , Happy Valley SA 5159
External Dispute Resolution	
Scheme contact details:	Credit Ombudsman Service Ltd
Website Access:	www.cosl.com.au
Telephone:	1800 138 422
Postal Address:	PO Box A252 Sydney South NSW 1235

Services We Provide

We will help you to choose a loan which is suitable for your purposes.

Our Panel Lenders

Our aggregator is National Finance Choice Pty Ltd ABN 95 156 544 464

The lenders named below are the six with whom we conduct the most business.

Australia and New Zealand Banking Group Ltd, Capital Finance, Secure Funding Pty Ltd (Liberty Financial), GE Personal Finance Pty Ltd, Money 3, Now Finance.

We Will Need Information from You

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

We will assess credit as being unsuitable if at the time it is likely:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary assessment of your application if you ask within 7 years of when we assist you. We will provide you with our assessment within 7 business days of your request if it is made within 2 years of us giving you a credit assistance quote. We will provide it within 21 business days if your request is received more than 2 years after we gave you a credit assistance quote. We are only required to give you a copy of the preliminary assessment if we give you credit assistance.

Fees Payable by You

You may need to pay the lender's application fee, valuation fee and other fees. We sometimes charge a fee for our services when you enter into a loan we have arranged for you. More details about the fees you must pay will be set out in a credit assistance quote we will give you before a finance application is lodged. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

Commissions Received by Us

Commission may be received by National Finance Choice (SA) from the lenders who provide finance for you as our customer/s. These commissions are not payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

Commissions Payable by Us

We source referrals from a broad range of sources. For example, we may pay fees to motor dealers, suppliers, real estate agents, or accountants for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Our Internal Dispute Resolution Scheme

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

- telephoning - **(08) 8381 7848**
- e-mailing - **darryl@houstonfinanceadelaide.com.au**
- writing to - **Dispute Resolution Officer – PO Box 787 , Happy Valley SA 5159**

or by speaking to any representative of our business who will refer you to the Dispute Resolution Officer. You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly.

Our External Dispute Resolution Scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme specified on page 1. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.